A MAN AND HIS MONEY

HARVEY REEVES CALKINS

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A Man and His Money

BY

HARVEY REEVES CALKINS

Stewardship Secretary in
The Methodist Episcopal Church

UNDER THE AUSPICES OF
THE COMMISSION ON FINANCE

THE METHODIST BOOK CONCERN
NEW YORK CINCINNATI

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First Edition Printed October, 1914
Reprinted November, 1914
February and April, 1915

THE AUTHOR'S

ACKNOWLEDGMENT

is gratefully rendered to more than a score of men whose names stand for constructive leadership—to Bishops, Financiers, Board Secretaries, Educators, University Professors in the fields of Economics and Sociology, Ministers, Lawyers, and Editors, and to "plain people" not a few. In the preparation of a volume whose purpose is, if possible, to standardize a body of teaching, it was needful that many thoughtful, scholarly, and judicious men should be approached. Their valuable criticisms are here cordially acknowledged. But there is one who may not be thus included in any formal list of the author's helpful critics—one who has not been asked to judge the completed structure, but whose fine intuitions have tested every argument before it has been fitted to its place. Of unmeasured patience and devotion the author may not write, but only of the literary discernment, logical insight, and spiritual vision of a strong and constant comrade. This volume could not be honorably published did it not first name the author's grateful acknowledgment

TO HIS WIFE

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A WORD BEFORE READING

Property, what is it? and wealth, what does it include? Who shall control it? Who shall administer it? On what terms shall it be possessed and enjoyed? These questions pulse with human interest, and the average man is wholly absorbed by them. And so he ought to be. In the very beginning it was ordained that man should have dominion over the material world. He was to "replenish the earth and subdue it." Such a task requires, and ought to require, the whole masterful strength of his mind. The wild goat can find food and shelter, but the subjugation of the earth, the sky, and the sea—this is the task of a man. It is therefore undiscerning zeal—one had almost written unconscionable cant—which exhorts a man to think less of riches and more of religion. There is confusion here in our elemental thinking. Such exhortation does not get to the root of things at all, and it will not pierce through the pride of life that cankers at the heart of our generation. Rather must riches and religion be aligned together in common terms of one spiritual law.

There is no salvation in slenderness, but only in fullness. Our civilization has need of many things if it shall be truly Christian, but in nothing has it greater need than this—that the average man shall recognize the spiritual content of money, and maintain an attitude of stewardship to that with which money is so closely related; that is, to property, income, and wealth.

The volume opens with the discussion of a pagan institution. Now some good people have the notion that to be a "pagan" is quite the same as to be a barbarian, if not an actual savage! Of course nothing could be more untrue. Pagan Greece is still our teacher in some of the high reaches of human thought. Pagan Rome still rules in all our courts of law. Among the great world-leaders, pagan names stand high in honor. Socrates and Seneca, Epictetus and Marcus Aurelius—these names shall endure upon the earth. Professor James Harvey Robinson, of Columbia University, in The New History, insists that the Greeks and the Romans are our own contemporaries; they are in no sense to be included among "the ancients"; they are identically our own kind of folks. Think of a morning visit at the studio of Praxiteles, or an afternoon at the Woman's Club with Sappho (we will not say Xanthippe!). Cicero in the Senate—it would not impress men as "heathenish" at all! Yet these are pagan names. Nor could the world-leaders of our own generation be polled without including strong personalities from Japan and China and India—pagan, all of them.

We are indebted to the pagan nations for very much that is excellent in our civilization. But we have taken the evil and the good together. We have not discerned between them. And we have paid the penalty. The genius of Christianity has been loaded down with pagan ethics. The pagan law of property, like an Old Man of the Sea, has harassed and thwarted Christian civilization. For a thousand years the Christian instinct has sought to break away from it. During the feudal centuries there was vague human disquiet, and nothing more. Wars came. Christian ideas conquered. They are still conquering. Paganism in Europe and America yields but slowly, nevertheless it is yielding. It would yield quickly if men would discern that it *is* paganism. Our own generation, more than any that has preceded it, is looking with level eyes. It will not accept the name "Christian," but will examine to the core, that it may determine if the thing named is indeed Christian. To pose is useless. No appeal to tradition will avail. The church may no longer teach *ex cathedra.* The constitution is no longer glorified by a halo of ancient sanctity. The very foundations of belief must be bared for new and often impudent inspection, and the pitiless searchlight is turning everywhere. It is a time for grave counsel and for sober thought. Nevertheless, it is a time for faith and great rejoicing, for Reality, the Things that Are, never had so good a chance in all the generations.

The social and economic values implied in stewardship are insistent. The logical development of the doctrine, as well as the personal desire of the author, would require that these values shall be studiously, if not elaborately, treated. They have not been so treated. By some this will be regarded as a serious limitation of the book. One has written me (his name is widely known on both sides the Atlantic as a strong leader in the field of Christian ethics, and I am honored that he has so carefully considered and criticized the manuscript of this volume), "You touch too lightly on the really great present difficulty of all possession, big and little; it is stained by our unbrotherly social order"; and again, in the same letter, "I have read the book with much inward assent, but I would like to see it go deeper and take a wider range." Another, whose constructive leadership in social economics is genuinely Christian and widely effective, remarked thus, after reading: "The structure is not large enough to fit the great foundation which is laid in the opening chapters." If the volume is to be judged as a completed message, my critics are unquestionably right. In the preparation of these chapters I myself have constantly recognized the wide fields into which the argument invited me. Extended notes and "blue-penciled" manuscripts, prepared and then rejected, would show how earnestly the author has endeavored to present a balanced treatment, giving to the social implications of stewardship their full development.

But, in the face of friendly counsel and my own inclinations, I have deliberately concluded to restrain my preference for a finished production, and to say *one thing alone*. Let that central thesis work itself into the minds of thoughtful men, and the implications will develop of themselves. If our generation can be helped to know the ethical compulsion of stewardship as an attitude toward possession, even in the midst of "our unbrotherly social order," and though men hold tenaciously to the old (and very human!) individualistic doctrine of property, the larger meanings of brotherhood will certainly be evoked, and a Christian social order will inevitably emerge. And I have been helped to this conclusion by the reflection that other men are strongly proclaiming the social message of Christianity, which is winning—must win. The pressure of a world-brotherhood is with us more and more; shall not the primary truth of God's sovereignty stand forth in strength, unattended and alone?

Moreover, it is the marvel of primary truth, that, however it may be isolated in our thinking, yet it cannot really stand alone. God is God only in relation. He is eternally Father. God immanent is the wonder of the world. Nor does he indwell nature and mind alone. He is present in the world of trade and industry. The tragedy of commerce is the violence that is done to his indwelling Presence, for property and wealth, wages and income, are marks of his peculiar grace.

What, then, do we mean by those enticing words, so easily written and so quickly skimmed—property and wealth, wages and income? And in what manner does a man measure them when he knows their meaning? It is a fascinating study. Every material possession is shot through with fine spiritual forces. This is indeed the very lure of money, as this also is its inseparable power. How men of honor are entitled to possess money, and to administer it, and how money rightfully becomes the center of rational living—these are the considerations which now await us.

I could wish to enter at once upon my theme, with no single word of comment on pagan institutions, but paganism obstinately persists in the midst of us. It must be dealt with in America as faithfully as the missionary seeks to deal with it in Asia, for this it is that frustrates and withstands the Christian law of stewardship. But men are discerning more clearly than in other days. Inevitably the pagan doctrine both of men and things shall be lifted from Christian civilization, and, please God, from the world.

HARVEY REEVES CALKINS.

Evanston, Illinois, Easter, 1914.

THE MAN WE MEAN

There are two sorts of men who can have no possible interest in our theme, nor in its treatment—the atheist and the criminal; but neither of these is an average man, and our message is not for them. To all other men who acknowledge one God, to men of intelligence, honor, and fidelity we address ourselves with entire confidence. If property, whether real or personal, is, indeed, a trust, and if money is a token of it, the average man is entitled to a plain statement of the facts and principles involved. If the alleged facts are true, and if the principles are both soundly stated and correctly applied, intelligence will recognize them, honor will acknowledge them, and fidelity will maintain them. Should it be otherwise, then, of a truth, our book has fallen into hands for which it was never intended, for we are writing for the average man.

PART I

THE PAGAN LAW OF OWNERSHIP

Mammon led them on,
Mammon, the least erected spirit that fell
From heaven.—*Milton.*

CHAPTER I

THE AFFAIR AT THE CREEK

THE boys had gone to the pasture to drive up the cows for the milking, but they were loitering now near the margin of Stony Creek, looking for tinted feldspar. Fred was just reaching for a gorgeous flesh-red crystal that lay sparkling in front of him when Will's dexterous fingers closed over the coveted prize.

Fred flashed on him angrily, "It's mine. You can't have it!"

"Is that so?" mocked Will, depositing the crystal in his "safety" pocket at the same time; for Will was eleven and Fred was only nine.

"But I saw it first." Fred's voice was quivering, and he could hardly keep back the tears.

"Well, I got it first," retorted Will, turning on his heel, "and you know as well as I do that 'findings' is 'keepings'"; and then, as the faint sound of a horn reached the lads by the margin of the creek: "You would better hurry along, for father will not like it if we are late to supper."

While Will, sitting beside his brother, keeps his coat tight-buttoned with true proprietary instinct, and while Fred extracts what comfort he can from hot muffins and fresh honey, we may as well begin without delay a serious study of The Affair at the Creek. Here is the kernel of much that shall be written. If, within ten years from now, Will and Fred and some of their friends shall fairly understand the meaning of possession, these chapters will be immensely worth the while.

For, right here at the creek, our problem meets us, head on, before we can construct the least sort of an introduction (after the manner of book-writers) to show "the difficulty of our subject," and "the need of a careful survey." Here it is at one leap: Finding father's feldspar on father's farm, and, with no least reference to the rightful owner, appropriating it forthwith to the fortunes of father's boy, as against the fortunes of father's *other* boy (and that for the very complacent reason that eleven is stronger than nine!), and the familiar boy-tragedy grotesquely silhouetted against the dazzling white virtue of "pleasing father" by promptness at the supper table—the whole unhappy affair proclaims the ethics of property as it is recognized in the world at large, and as it is commonly accepted in our Christian civilization. From top to bottom it is a tissue of wrong, and, for the sake of Will and Fred and a thousand others of their generation, it ought to be shredded apart.

Nor will it cover the case to suggest, as some would suggest, that this affair was an exhibition of flagrant discourtesy, and that Will's greatest need was a thorough training in manners. Well, courtesy springs from kindness, and courtesy would have been helpful at the creek. But Will's trouble was deeper than his manners, which, as boys and manners go, were very passable. How keen he was to be prompt at table! And that, by all means, is a very mannerly thing to remember. The fact is, Fred had no sort of complaint against his brother's manners; nor had he any quarrel with Will's ethics of ownership, which he understood and shared completely. His chief grievance was that he himself was only nine years old and small for his age. As he ate his supper that night his secret hope was that muffins would make muscle.

Lord Chesterfield reminds us that "Manners must adorn knowledge, and smooth its way through the world." We have no calling to prepare a manual on the courtesies of ownership. It is not our particular business to describe the manner in which Knowledge goes to work in the world; but it is certainly our business to ask, What does Knowledge know? and, Where did Knowledge learn? If we shall rightly judge The Affair at the Creek, and so be fairly competent, as the boys grow toward manhood, to counsel Will and Fred on the whole broad subject of ownership and possession, we ourselves shall need to examine the very sources of our common knowledge, and, perhaps, to reconstruct some of our own thinking.

The Affair at the Creek having jarred us from a fitting Introduction, and having brought us to the heart of our problem "at one breath," as the Hindus subtly phrase it, we prefer to meet it squarely, here and now: The doctrine of ownership, as commonly defined in the jurisprudence of Europe and America, is pagan both in meaning and origin.

That last sentence, standing all alone in naked English, seems to wave the red flag of defiance at the very start, and fully proves the wisdom of those writers, who, before they attempt to say anything, buttress themselves with a complete Introduction and seven chapters of Remarks. But it was our misfortune (unless it shall prove our good fortune) that two schoolboys on the margin of the creek thrust a raw problem into our very face, and, in justice to the boys, we have been compelled to take it in the raw. The boys themselves are not disconcerted when we flatly affirm that the whole doctrine of ownership is pagan, for boys have no nice prejudice concerning words. Nevertheless, it will interest the boys, and may interest their elders, to add a further word of explanation.

Paganism, or, to use its broader synonym, heathenism, is a fascinating thing. It challenges the mind that hath wisdom. The fruit of it is dark, and heavy with evil, but the root of it is very near the tree of life. The beginnings of truth and error are always close together; and herein is our fear of error, that it is so near the truth.

When, therefore, we say that the doctrine of ownership, which Will and Fred had unconsciously assimilated, is a pagan doctrine, we have made a formidable leap from the quiet meadows of Stony Creek into the very heart of heathenism. In preparation for such a leap, and in justice to the author and to his readers, it is fitting that we should pause for a brief Remark, which may serve also for the omitted Introduction.

CHAPTER II

A QUESTION OF ATTITUDE

If The Affair at the Creek has not been wholly jejune, the reader has already discovered that our purpose is to write of the divine ownership, and of its corollary, human stewardship. In these pages we shall be compelled to note the persistence of heathenism in the heart of our Christian civilization. This is polewide from affirming that Christianity is like heathenism. On the contrary, it is a significant proof that Christianity, in spite of the dead weight of heathenism which still overlays it, is lifting both itself and the world from an unmeasured morass of evil.

It is no indictment of Christianity that this progress has been slow. That Christianity is still a vital thing in the world is the miracle of it all. To this day heathenism hangs like a pestilent fog around the sunny hills of Christianity. The sleepless vigil of the modern missionary is to guard the Christian communities in pagan lands from its persistent blight, for it creeps back like an atmosphere. It is a simple fact that the Christian communities now forming in eastern and southern Asia are more intelligently guarded from the influences of surrounding heathenism than was the church in central and northern Europe a thousand years ago.

Only yesterday the wickedness of human slavery was separated from Christianity and pushed back into the dark. This was our inheritance from primeval barbarism. The social conscience of Greek and Roman paganism never questioned it, and it was fastened upon Christian civilization by an infamous appeal to law. When unrighteousness appeals to law it challenges the very law to whose sanction it appeals, and forces the ethical issue. Thus, when slavery made its appeal to Christian history and to Christian jurisprudence, righteous men, who themselves revered the law, were compelled to ask themselves this question, "The decree that permits me to hold a man as property, whence came it?" It was no outward compulsion of force, but the quickened conscience of slaveholders themselves that first questioned their own rights under the law. And this was, of necessity, a personal conviction before it broadened into a social conscience. The writer's great-great-grandfather impoverished both himself and his family by setting free a household of slaves. And that was in the year 1795, when no man had yet dreamed of Lincoln and the Proclamation.

What we are saying is this: In the progress of social righteousness men find themselves in a twofold relation. As citizens, they must cooperate with other men. As individuals, each man must "absolve him to himself." As citizens they may, and indeed must, proclaim the right as they see it, but they may not harness their own social program upon their unwilling neighbors. On the other hand, as individuals, they must gear their own private conduct to their own moral convictions. Moreover, the problems of social righteousness compel men to determine their own personal attitude long before they can decide upon wise cooperative action. The beverage traffic in strong drink is an immediate illustration. Thousands of men know what their attitude is, and must be, toward this destroyer of manhood; their personal attitude has determined for them the practice of personal abstinence, even though they find themselves questioning this or that proposed method of abating the public evil. In a word, personal morality resolves itself into a question of personal attitude.

Now, in dealing with the principle of property, or, as it is commonly understood, with the doctrine of ownership, we are not discussing a historic institution such as slavery, nor a policy of government such as war, nor a program of reconstruction such as socialism; nor are we dealing with any financial or political or religious propaganda whatsoever. We are writing of those finer spiritual elements which make for permanent human values. Not by any forcing of the argument can we touch, even remotely, the economic organization of society. It may be true or not true that property, as an institution, should be changed; but this is a problem of economic efficiency and not of elemental ethics. We are not at all concerned in a man's title to property; the court records are sufficient for that. But we are very much concerned in a man's attitude to property, and that is a very different thing.

Ownership confidently affirms: "The registrar has completed the record, the title deeds are securely locked away, and now the property is mine." In the name of high honor we protest that this thing is not true, it never was true, and no record of any court can ever make it true. The registrar's record and the title deeds are correct; they show that guaranteed possession has been granted, according to the law. But here the record ends. The law grants a title to possession, but possession and ownership are not interchangeable terms. The two ideas are closely related, but they can never become identified. If no syllable of the Christian Scriptures had ever been written, nevertheless it is inscribed in the very constitution of theism itself, "The earth is the Lord's; unto you is it given for a possession."

When, therefore, our common jurisprudence argues that uninterrupted and unchallenged possession culminates in absolute ownership, the appeal is to pagan and not to Christian ethics. The result is a confusion in our common-law definition of property, and the confusion roots back in heathen philosophy. It will require no great erudition to prove this completely.

If, therefore, it shall appear that certain respectable notions of ownership have been buttressed into their honorable place by heathen laws rather than by Christian teaching, and if it shall appear that stewardship is the only doctrine of property that was ever recognized in the Christian Scriptures, or can ever have an inch of standing room in final Christian civilization, then, with all confidence, we make bold to say two things. (1) The righteous man will accept the facts, and determine thereby his personal attitude toward his material possessions. (2) He will cooperate, as he has opportunity, with righteous men and righteous movements whose purpose is to realize a Christian social order in the world.

Meanwhile, as he approaches this serious study, he will have a very particular conviction that it is no desecration of the sacred temple of the law to pause thoughtfully before each ancient statute and inquire, "Who wrote it?"

CHAPTER III

A GLIMPSE OF PAGAN OWNERSHIP

SINCE the Jewish people were scattered no other nation has ever attempted to incorporate in its constitution and laws the theistic doctrine of ownership. During all the Christian centuries pagan ideas both of ownership and possession have permeated the social order. The Christian Church has protested from the beginning, though sometimes weakly, against this heathen domination; but, it is to be feared, her own unhappy luxury and greed robbed her protest of its moral value during those very centuries when heathen notions were becoming fixed in Christian institutions. What these notions were, and how fundamentally they differed from the teaching of the Christian Scriptures, will appear as we glance into a modern heathen city, for the heart of heathenism does not change.

During the fierce famine of 1906 the value of wheat throughout northern India became, like the gold of Ophir, "exceeding precious." Often during the cold season of that year the writer stood doling it out by handfuls to a waiting line of famished men. They would receive their portion in dull listlessness, and then stand for literal minutes fondling the grains in their fingers, as a child plays with shining sand. The purchase money had come from generous men, on the other side of the sea, to feed a starving people.

Was there no wheat in India during those terrible months? Plenty of wheat—the granaries were full. Hindu merchants sat at the doors of their wheat-bins and laughed for gladness. The consecrated money that came from England and America, much of it the sacrificial offerings of the poor, flowed into the coffers of heathen merchants whose cheeks puffed out with fatness. Those were great days for the grain merchants! But did not this money feed the starving people? Most certainly. That is just what we are saying. Hindu merchants furnished the grain and Christian philanthropists furnished the price, and a good stiff price it was. For that is what makes a famine—high prices. In other centuries famines came because there was actually no food to be obtained. But, except in rare instances, all that is past. In this age of the world high prices is the only thing that can cause a famine of bread. The world is a great neighborhood. There is never a universal lack, and ships or swift carriers are at every door. There may be scarcity of food in the valley, but there will be abundance across the range. The wheat fields of Argentina may wither, but the wide acres of Winnipeg will stretch for golden miles. And grain will flow to the depressed area, if the price is there, as water flows into a hollow rock.

During the India famine of 1898 corn in bulk was contributed by large-hearted American farmers, and a shipload sent to the port of Calcutta for distribution up-country. It was kind but quixotic. The value of the corn could have been cabled to Calcutta in less than an hour and thousands of starving men could have been fed while the ship was taking cargo in New York. For there were stores of grain in Calcutta, and other Indian cities, as there are always stores of grain in all the great world markets, in Liverpool, Chicago, Buenos Ayres, and a hundred other centers. But the food of the people was locked up with silver keys. The monsoon rains had failed, and this had caused a failure of the crops in northern India. Local scarcity lifted local prices, and the famine was on.

When food prices rise the rich are not affected, the prosperous are annoyed, the poor suffer. But for the very poor there is no recourse; unless strong hands succor them, they perish from the earth. Yet it is never for an actual failure in the supply of food. The food is there, within a hand's reach, heaped up in golden mounds. One day the missionary and his helpers stood feeding the people in Kalpi, a sacred town on the Jumna River. The humble mission house stands near a heathen temple whose high tower commands the country for miles around. Within the temple rooms wheat was heaped to the very ceilings, guarded by the priests. When the missionary pointed to the starving people and rebuked the priests for hoarding precious grain, the holy men of India shrugged their shoulders and replied that it had been placed there by the merchants, and could not be disturbed.

And so, though the crops had failed, the undiminished stores were still sufficient for the millions. But if the millions could not furnish the price, that was their misfortune; the wheat would flow into other channels. As a matter of fact, during those same bitter months when famine stretched down the Gangetic plain, Hindu merchants were actually exporting wheat from the port of Karachi, and the famine lifted Liverpool prices, as well as Lucknow prices, to the great joy of the Punjabi farmers.

What is this human wonder?—multitudes starving within sight of food! The thing could not be possible among the lower animals; how is it possible among men? The answer is very simple. The Hindu *baniya* (grain merchant) is the *owner* of the stores of wheat and rice and millet that lie heaped up behind strong walls of brick and stone. Hindu law recognizes this ownership, and the British policy of occupation, in dealing with Hindu subjects, recognizes the Hindu civil code. *The grain is his.* He has purchased it from the village farmers during the preceding months and years. This is his business, for his father before him was a *baniya*. He intends to sell the grain in due time and make a profit for himself. If the rains are seasonable, and crops are abundant, he will sell but little, for the price is low. He will, rather, build new bins and increase his stores. But when the rains fail and grain is scarce, then prices will begin to rise. He will make an offering to Rām, the god of merchants, for the days are propitious and it will be a year of gladness. When the starving poor stand round his grain-shop and stretch out gaunt hands to him he will feed them twice or thrice as becomes a merchant of his wealth and dignity, for charity is honorable in all nations and in all religions. But when they press him on the fourth day and the fifth, he will say to them: "Begone! Bring me silver and I will give you grain." And when they will not go, but throng his doorway, and annoy his wealthy customers who have silver in their purses, he will call for the officers of the law to clear the street of them. If they wander into the fields and perish of hunger, what is that to him? They are not of his caste; let those care for them who may. Such is Hindu custom, and such is Hindu law.

Now it is folly to rail against this Hindu merchant, who is a very respectable and law-abiding man. The grain is his, his very own. He has been storing it for such a time as this, and shall not a man do what he will with his own? Nor will it avail to criticize the British government which permits Hindu merchants to carry on their business, and protects them, according to the law.

Certain estimable farmers in southern Kansas were indignant when they learned that Indian farmers were permitted to export Indian wheat during those months of the famine, when American farmers were being importuned to send relief. "They should have been compelled to hold their wheat in India to feed the starving people," they said. This question was put to them: "If there should be a crop failure in southern Kansas, and some of you had a thousand bushels in store, what would you do? Would you sell your wheat to your unfortunate neighbors, who needed it for seed, but could not possibly pay you more than forty cents a bushel, or would you haul your wheat to the nearest shipping point where the market price was one dollar?" One of them replied: "Well, I reckon a man has to look out for his own business!" This grows interesting; it is exactly what our heathen *baniya* said all during the famine. Our Kansas friends were not asked what they would do if the federal or State government should seek to force them to sell at forty cents, or at least keep their wheat in the county for the benefit of their impoverished neighbors. They were Kansans! And yet the men of Kansas speak like the men of Kanpur; and the men of Kanpur are Hindus, and the men of Kansas are Christians. Thus they speak: "Shall not a man do what he will with his own? And shall not the machinery of government protect him in the administering of his own estate?"

The appeal is to the very derivation of English words. Property is "propria." It is that which is "proper" to me, like my own proper name. It is mine exclusively. I am absolute owner of my property, and who shall hinder me in my lordship over my own affairs, so long as I obey the law, and respect the property of other men? This is the language of ownership, of exclusive proprietorship. This was the familiar language of the men in Water Street, Chicago, in the winter of 1910, when they carried a trainload of potatoes across the Indiana State line and destroyed them, that they might truthfully report potatoes were scarce, and prices must be maintained—and the children of Chicago's poor were crying for food. Marry and forsooth! I have seen the people starve while Hindu merchants sat at the doors of their granaries, pitiless as the stones of their wheat-bins, but I never dreamed that ownership was capable of expressing such exquisite villainy, until I saw the working of it in the hands of Western men.

It is quite beside the mark to say that bad men become bad owners and good men are always good owners. It booted nothing that many good men held slaves; the thing itself was iniquitous, and good men could not change it. We are not discussing good folks nor bad folks, and we are not analyzing either good actions or bad actions. We are writing of a doctrine of ethics which cannot be both good and evil, which, like a fountain, cannot send forth both sweet water and bitter. The doctrine of absolute ownership, which so perfectly expresses the moral code of heathenism, how came it in the jurisprudence of Christian countries? Let us approach this thing more closely.

CHAPTER IV

THE MEANING OF OWNERSHIP

When ancient Greece succumbed to the conquering Roman arms it was the beginning of that wider conquest of the Greek mind which continues until this day. In the compelling line of Horace, "Captive Greece led captive her untaught conqueror." So also, when the barbaric hordes of northern Europe overran Italy and spiked the massive machinery of the Roman empire, it was the beginning of that wider understanding of the principles of law which slowly spread among the northern tribes, until, in the words of that profound English jurist, Sir William Blackstone, there was "established a new Roman empire over most of the states of the continent."

We cannot therefore understand the significance of our own common law, which has come to us directly from the common law of Europe, unless we note, with some degree of care, its beginnings in those far-off days of early Rome. "The history of Roman law," says Professor Morey, "may be regarded as continuous from the earliest settlement of the Aryan tribes in Italy to the present. Indeed," continues this eminent American scholar, "it may be said that, by its perpetuity and diffusion among European states, its importance as a civilizing agency has been even greater in the modern than it was in the ancient world."

Our inquiry is concerning one element in that marvelous fabric of Roman jurisprudence: The law of ownership, whence came it?

In common with all primitive peoples, the early Aryan tribes that settled in Italy held the very primitive notion that the best title to property is conquest. There is no more primitive conception of ownership than this. It marks man level with the animals of the forest and the field. The leopard can hold his lair against all comers, therefore his title is supreme; the squirrel may chatter confidently in the treetops, for none will care to disturb his title; likewise, "the conies are but a feeble folk, yet make they their houses in the rock." In such manner the early Aryans, in southern Europe as in central Asia, held their possessions as property—an ownership which was at best precarious, whether a man's title to possession rested in brute strength, in superior skill, or in more watchful cunning. Nevertheless, primitive and barbarous though they were, these notions of property were sufficient to shape community customs, and these community customs were the germ of civil law after the early tribal life of the people had developed into the larger life of an organized state.

Thus we find, in the time of the Roman republic, that, while the fact of ownership no longer depended on actual physical prowess, nevertheless the underlying meaning of ownership was unchanged from earliest times. Professor Morey says, "The customs of a barbarous age had become stereotyped into a regular judicial process, the heated wrangle had cooled down into a formal method of joining an issue, and the lance, which was a weapon of conquest, had become transformed into a symbol of ownership." In a Roman court the formal method of avowing ownership was to touch the lance, just as in later centuries the custom of taking oath in an English court was to kiss the Book.

Now, what did Roman law mean by ownership, or, to use the Latin word which has come down into modern jurisprudence, by *"dominium"*? Ownership signified, of course, the right to use or enjoy one's possession, but this was not its distinguishing mark. In the Roman law the essence of ownership was this: the legal power to hinder others from using or enjoying one's possession. Tullius "owns" a horse; but wherein does that ownership consist—in the legal right of Tullius to ride his horse? Not at all. This passes without the saying, for this is a right that could never be even questioned. But the real test of Tullius's ownership is this: his legal power, which is equivalent to his absolute authority, to hinder Marcus or Tertius from riding his horse. For if Marcus and Tertius have an equal right, or even a subsidiary right, to the use of Tullius's horse, how then is Tullius the owner? and wherein is his *"dominium"*? To the Roman mind this logic was absolute and final, and no part of the Roman law was so thoroughly worked out as this same doctrine of private ownership, together with the various kinds of "rights," "conveyances," and civil "actions" that grew out of it.

For reasons which we shall presently consider, the Roman doctrine of ownership passed into the common law of modern civilization, practically without change. How completely it dominates all our ordinary conceptions of property is perfectly apparent. One does not need to acquaint himself with jurisprudence to understand his "rights" under the law. Mr. Brockman "owns" an automobile. What is the legal test of his ownership—his receipt from the dealer for the purchase price? No, that gives him title to possession, but does not proclaim him "owner." His right to drive the car? By no means; this never occurs to him as his "right" under the law; he simply assumes this because he has possession; this is not the legal test, at all. But his ownership, and the proof of his ownership, is this: He has the legal "right" to hinder anyone else from driving the car. Should one be so foolish as to doubt the fact, let him remove Mr. Brockman's car from the garage without the consent of the "owner"!

That the modern theory of ownership follows entirely the ancient Roman law is clearly seen by analyzing the development of any ordinary civil case in court. Professor Thomas Erskine Holland, of Oxford, in his masterful Jurisprudence, thus characterizes our familiar rights of ownership: "The essence of all such rights lies not so much in the enjoyment of the thing as in the legal power of excluding others." The law of ownership is keenly analyzed in these luminous words of Kant: "If a man were alone in the world, he could properly hold or acquire nothing as his own; because between himself, as Person, and all other outward objects, as Things, there is no relation." Robinson Crusoe, on his lonely island, could possess and enjoy the whole of it, but he "owned" nothing until the man Friday joined him; for, until the coming of another man, it would be meaningless to say, "This ax, this gun is mine." Ownership, in our common jurisprudence, means more than the possession or enjoyment of anything: it signifies the nearness, or possible nearness, of other people who can be hindered from possessing or enjoying the thing that is "mine." In a word, ownership means hindrance.

It must be confessed that it jars a righteous man not a little to find that what he has considered as sincere "rights of ownership" are nothing more than a dignified legal covering for brute selfishness. Even though he himself may be generous and not selfish, yet the law under which he "owns" things is a glorification of sinister selfhood. Nor should the law be impugned because of this human fact, for the law did not make the fact. Law is crystallized custom, and custom is the way folks act. The meaning of all this is perfectly obvious, and the origin of it is accurately historical. Beyond the steering wheel of Mr. Brockman's automobile, and beyond the snaffle-rein of Tullius's horse, we look into the lowering eyes of that primitive Man with the Lance.

CHAPTER V

OWNERSHIP AND THE ROMAN STOICS

THUS far we have considered the law of ownership as derived from the Roman civil code. As such it has a keen human interest and high educational value, for the same reason that it is of interest and value to note the classical derivation of common words in modern speech. If, however, the doctrine of ownership were merely the perpetuation of an ancient code, and if our interest were merely that of the studious schoolman, tracing out historic beginnings, the discussion would be wholly academic and without vital relation to our present subject. But such is by no means the case. It is not the civil code of Rome that compels us to mark the meaning of ownership under the Roman law and trace it to its brutal beginning in an early Aryan cave, but it is the pagan philosophy which took the civil code of Rome and exalted it as an expression of the divine nature, and, as such, bequeathed it to succeeding generations—that is the commanding reason why righteous men should pause to consider it, and that is the tragedy of Christian ethics in our modern jurisprudence.

A parenthetic word may be inserted here. It were unmeasured folly, and the advertisement of crass ignorance, to even seem to suggest that Roman law has been inimical to the advancement of Christianity. On the contrary, it was the strong fabric of Roman law that first made possible the missionary triumphs of the early church, and afterward gave cohesion and authority to Christian institutions. It was the revival of Roman law, which, beginning with the twelfth century, changed the chaos of mediæval Europe into the ordered life of modern governments, and it is the supremacy of general legal principles, derived from that same body of Roman law, which insures stability and justice throughout the courts of Christendom to-day. That ancient law will abide in imperishable honor!

But seemingly good law may rest upon doubtful foundations, just as fair conduct may be underlaid by unlovely motives. The legal doctrine of ownership may be just in its working, as from man to man, although the ethical foundation of that doctrine is itself unrighteous, and, indeed, lawless. Robin Hood and his men were punctilious in honor as among themselves; but were they therefore men of honor? Can pagan law rob God of all primary dominion, and yet teach men the ethics of ownership as among themselves? This is the very point where the Stoic philosophy exalts unrighteousness, for Stoicism touched the Roman law at a critical moment in its history, and profoundly influenced its whole future development. The way of it was this:

When, little by little, the Roman soldier extended the borders of the Roman state he also extended the authority of the Roman law. The Latin towns near Rome first acknowledged the supremacy of the city on the Tiber, and this was soon followed by the conquest of the whole of Italy. Then came the victorious campaign against Carthage, which spread the Roman legions and the Roman law over northern Africa. The subjugation of Macedonia and Greece, within a generation after the fall of Carthage, proclaimed the world-program of militant Rome. During the degenerate latter days of the republic, and the early days of the empire, the expansion of Rome continued, until, in the reign of Augustus Cæsar, Roman dominion extended from the Atlantic Ocean to the Euphrates valley, and from the forests of Britain to the sand-tracts of Africa. In the earlier years of this vast expansion, when Roman magistrates attempted to administer Roman law among alien races, they discovered that these various nations had customs and laws of their own which they refused to abandon. The good sense of Roman administrators recognized that it was both just and wise to acknowledge the authority of these various civil codes, just as, to-day, an English civil magistrate in India will recognize the validity of Hindu and Mohammedan law in dealing with Hindu and Mohammedan subjects. It thus came about that the old civil law of Rome was greatly expanded and modified by contact with what was called "The Laws of the Nations."

And then came a remarkable development. About the time that Attica and the Peloponnesus were compelled to acknowledge the Roman sovereignty, the Stoic philosophy was in the ascendancy throughout the whole of Greece, and Stoicism took immediate and lasting hold of the Roman mind. To the facile Greek mind, ever seeking "either to tell or to hear some new thing," this philosophy was little more than another system of introspective thought; it had no large result in actual organized society. But to the constructive mind of the Roman it gave the necessary framework for the development of a practical system of morality, and, in particular, a really great system of law. The Roman lawyer by native instinct became a Stoic. Woodrow Wilson, in an illuminating chapter of his bulky volume, The State, in which he outlines the development of Roman dominion and Roman law, writes thus: "That philosophy [Stoicism] was of just the sort to commend itself to the Roman. Its doctrines of virtue and courage and devotion seemed made for his practical acceptance; its exaltation of Reason was perfectly congenial to his native habit. But its contribution to the thought of the Roman lawyer was its most noteworthy product in Rome."

Without attempting a close survey, or even a general synopsis of the Stoic philosophy, we have only to mark clearly its cardinal doctrine, namely, "the Law of Nature," and we shall immediately recognize its tremendous influence upon Roman jurisprudence, and hence upon modern civilization. Stoicism taught that the universe is pervaded by an all-present soul, or power, "which was looked upon not only as a dynamical force producing motion, but as a rational principle producing order and perfection." This all-pervading soul, or power, according to the Stoics, is Universal Reason, and the manner in which it reveals itself, or works, both in the external physical world and in the inward mind of men, is the law of nature. Therefore, concluded the Stoics, the highest duty of man is to observe this law and live in accordance with it.

As may be readily understood, it was this "Law of Nature" which at once appealed to the mind of the Roman jurists. Their conceptions of law had already been broadened; they had learned to acknowledge the validity of the provincial codes, as well as of their own civil code; why should there not be a primary principle of universal law which was beyond and above them both? With logical consistency they argued that all right human law must emanate from this unchanging law of nature, and, therefore, whether civil or provincial, the whole system of Roman law had its real authority, not in a written code, but in nature itself. From the days when Cicero pleaded in Roman law courts until Roman law was finally codified by the emperor Justinian in the year A. D. 530, the Stoic "Law of Nature" was the fountain-head of Roman jurisprudence.

That there was a certain moral grandeur in the Stoicism of the Romans is perfectly apparent, just as there is a certain persistent truth in the similar though more subtle pantheism of the Hindus. But the Stoic doctrine of the Universal Reason, and the Hindu doctrine of the Divine Essence, are alike revealed in their poor pagan emptiness when we view them side by side with the Christian doctrine of the One Eternal Father. Instance the bald paganism which seeks to deify the Roman law of property, whether "real" or "personal." In the second book of the Institutes of Justinian, in the chapter treating of "Things," we read this: "Precious stones, gems, and other things, found upon the seashore, become immediately, *by the law of nature,* the property of the finder." With this characteristic uplift of pagan lawlessness, compare the absolute dominion of Jehovah God, when he says, "The silver is mine, and the gold is mine, saith the Lord of hosts."

Ours is not a war of words. We raise no question as to the legal and rightful human custody of gems found upon the seashore, or precious metals from the hills, or lands, or houses, or any other thing that men desire to possess. We have no quarrel with that human and animal instinct which affirms that these precious objects "belong" to their possessors. Our issue is with a godless and pagan philosophy, which, in the face of the absolute and necessary dominion of the Creator, exalts grasping human covetousness into human ownership, and then, with unmeasured effrontery, names this pilfered ownership a product of that Universal Reason which pervades the world! The continued exaltation of paganism frustrates the larger purposes of Christianity, and this, we repeat, is the tragedy of Christian ethics in our modern jurisprudence.

The Roman doctrine of ownership, from which is derived our own common law of property, appears to work no actual injustice as from man to man; its derived rights of title and tenure have been for the well-being of orderly society; nevertheless the pervasive and practical atheism in which this doctrine was conceived, and which still surrounds it as with an atmosphere, has nullified the actual meaning of faith among millions of Christian men. The result is an open scandal which all the world may see. The royal doctrine of stewardship, the only doctrine of property which Christian men can intelligently hold, is but rarely recognized in the practical administration of their affairs. That pagan Man with the Lance, whose purpose is to hinder and not to help, still stands guard in all our courts of law.

CHAPTER VI

PAGAN OWNERSHIP AND CHRISTIAN CIVILIZATION

BEFORE leaving the doctrine of ownership, to which we have given quite sufficient space, we may briefly note two dark streams of error which have flowed out from it, and carried heathen teachings very far into the religious and political life of Christian civilization.

The first is the pagan practice of asceticism. If ownership is accepted as the true doctrine of property, then asceticism is its necessary religious accompaniment. The sin of covetousness lies very deep in the human heart, and both philosophy and religion have sought in vain to dislodge it. Their argument has always been the same, and the logic of it is imperative. Here it is: The ownership of riches and the increase of material wealth clog the higher spiritual nature; therefore the cure of covetousness is poverty. To the sincere soul that seeks freedom from the cloying cares of property, heathenism has ever the same monotonous reply: "This wealth of yours—get rid of it." From the Athenian philosopher, whose garments hung in rags about him, that he might show his contempt for creature comforts, to the modern Hindu *sādhu,* who sincerely hopes to overcome the evil of his nature by the suppression of desire, the familiar heathen notion of ownership stands out as the necessary enemy of the higher life.

Error begets error. When Christianity was loaded with the pagan doctrine of ownership, the accompanying practice of asceticism was fastened at the same time upon the Christian Church. The teaching of Jesus Christ was wholly misconstrued. He warned men against the deceitfulness of riches; it was interpreted the possession of riches. The apostle wrote of the love of money, and sincere men, confused by pagan teaching, decried the power of money. Property was regarded as an earthly treasure, it was not recognized as a heavenly trust. Hence stewardship, which was the very kernel of Christ's teaching, was foreign to the Christian conception of a holy life, and asceticism became the Christian ideal and type of holiness, just as it has always been the familiar type of holiness among Hindus, Buddhists, and other pagan people.

Heathen practices soon followed heathen conceptions. Men of piety and devotion, who could ill be spared from the active affairs of the world, withdrew themselves from their fellow men and shut themselves away in monastic cells. The social body, robbed of its rightful savor of godly men, became yet more corrupt. While good men prayed by themselves apart, evil men dominated the people. In the name of religion property was supinely and ignorantly "devoted" to the church by men who had no other notion than that the property was actually theirs under the law of ownership. There was no Christian understanding that property was to be intelligently administered as a holy and personal trust by the very men to whom it had been given by the Divine Owner. The church, enriched by vast gifts, became itself the owner and lord of proud possessions, and, as with all other owners, covetousness and greed corrupted its heart. It was not wealth but ownership that corrupted the church, and asceticism had no power to heal it, for pagan penance is no part of Christian holiness; nor does human poverty exalt the Lord of the whole earth.

The sinister effect of such elemental error has been felt through all the Christian centuries. To him who administers his possessions as a sacred trust wealth is a token of divine confidence, and voluntary poverty is a breach of faith. The Protestant Reformation gave a powerful impulse to Christian conceptions of property, and we shall note more recent movements that mark a wholesome advance. Nevertheless, the hateful recrudescence of heathenism in the midst of Christianity still obscures the Christian law of stewardship. Pagan doctrines still strangely persist in spite of Christian ideals. Asceticism, in some form, continues as a helpless antidote for ownership. Wealth is still the synonym for worldliness, and poverty remains the privilege of piety. Thank God for an awakening generation, which shall presently write new chapters concerning a Man and His Money!

There is a second dark stream of error which had its rise in that same pagan doctrine of ownership. Asceticism tinctured the religious life of Christendom, but this second influence was to permeate its political and social life for many centuries. We refer to the feudal law of vassalage. When the absolutism of Roman law met the individualism of Teutonic custom there seemed no possible way to unite the two. Nevertheless, they were united. The way of it was this:

When the Teutonic tribes threw themselves into Roman territories they carried with them their own ideas of personal allegiance to individual chiefs, whereas, for hundreds of years, the Roman subjects of these provinces had been drilled into an impersonal allegiance to the state. By force of arms these subjects were compelled to transfer their allegiance from a fallen state to the particular chief who had invaded their own particular territory. But there was no solidarity among the invading bands; the barbarian chiefs were answerable to no central authority. Moreover, they were often at war among themselves, and it was frequently the case that the conquered subjects of one chief would be presently required to swear allegiance to a second conqueror, who, with his band of marauders, swooped down upon them;

and this would be followed by a third, and then a fourth, and so on.

This condition of things could not continue indefinitely. It therefore came about that when a conquering tribal chief required allegiance he would himself, in exchange for this allegiance, promise protection against the depredations of other chiefs, and, as a pledge of this protection and a reward for military service, he would grant the tenure of the land which he had acquired by force of arms. As a further element of protection on the one hand, and a surety also for allegiance on the other, officers, like magistrates, were appointed, rules and regulations were adopted, and the needful machinery of a petty government was set in motion. Thus a little tribal "state" was born, uniting the two ideas of individual lordship and also legal authority. The greater chiefs would make grants of land to the lesser chiefs, on pledge of fealty, and these in turn would give the tenure of the land to their own sworn followers, who became their vassals.

In the course of time the whole of central and northern Europe became divided into these petty lordships, some larger, some smaller, but all based on the one underlying principle—ownership as the result of conquest and vassalage as the price of life and protection. This was feudalism, and out of feudalism, as a base, were developed the modern nations.

Woodrow Wilson, in The State, remarks, "The most notable feature of feudalism is that, in its system, sovereignty has become identified with *ownership*."[1] The far-reaching results of that notable fact are still apparent on both sides of the Atlantic. It is that same notable fact which has caused the revolutions and the bloodshed of these latter centuries. For what have we? Ownership means sovereignty; he who owns the land shall have primary dominion over the fruitage of the land; he shall therefore hold in absolute subjection the dwellers on the land. Who shall arrogate unto himself such power as this? Such power belongeth unto God, not man! And yet absolute human power, even such as this, is the logical result in human government of that same pagan doctrine of which we have been writing—ownership. Runnymede and Lexington, and the shock of a thousand battles have proved how absolutely men have repudiated such a monstrous theory of government. Strange human perversity that will repudiate the bitter fruit, and still cherish the mother stem that bore it!

Yet, even so, the eyes of men are clearer than they were yesternight. It is dawn, and the lark is awing, even though shadows of the night still linger. Autocracy in human governments is doomed. Slavery is gone. Gone also is that scandal of feudal politics, "to the victors the spoils." Special privilege and class domination are anachronisms that cannot long survive. Ownership itself, though still a name in our jurisprudence, and a form of words in our legal codes, is less and less sure of its own standing. Men are not certain that ownership is wholly respectable; and when a man or a doctrine loses caste there remain but short shrift and scant courtesy. That also is human! Socialism has made a notable contribution to contemporary thought; but socialism itself is only a passing and partial phase of a larger human doctrine which roots in eternal God. It is the hour and the victory of stewardship, and men are ready for the word.

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[1] Italics are Mr. Wilson's.—H. R. C.

PART II

THE CHRISTIAN LAW OF STEWARDSHIP

A SURVEY OF CERTAIN FACTS

Ye friends of truth, ye statesmen who survey
The rich man's joys increase, the poor's decay,
'Tis yours to judge, how wide the limits stand
Between a splendid and a happy land.
—*Goldsmith.*

CHAPTER I

THE MEANING OF POSSESSION

Life is a trust. To have is to owe, not own. Christianity repudiates the pagan doctrine of ownership, and recognizes possession, honorably acquired, as a token of confidence on the part of the Divine Owner, and as its own pledge of fidelity in return.

Stewardship is not a natural human conception. The unaided human instinct will not discover it. The recognition of stewardship marks the supremacy of spiritual man. It begins with the acknowledgment of God the owner, for human stewardship is the necessary correlate of divine ownership. That the Creator of the universe must be the owner of all things, is, in some sense, an intuition; nevertheless, this intuition cannot of itself produce a sense of stewardship. Heathenism is proof enough of that. There must be the intelligent acknowledgment of ownership as well. The meaning of such acknowledgment is clearest seen in the Hebrew Scriptures.

There was once an honorable and ancient nation whose descendants, to the number of many millions, still survive, though now scattered among the various peoples of the earth. This nation dwelt in western Asia, in a land of great natural resources. In their economic history the people of Israel passed through succeeding stages of development—the nomadic, the pastoral, the trading; and the Levitical law of property is perhaps an idealized synthesis of all of these. But, even so, throughout their national life, the Israelitish people cannot be dissociated from the land in which they dwelt, and from this came their fundamental conceptions of property and its ownership. They clearly recognized that the land did not belong to them, though it had been freely given to them for a possession, for it was written in their sacred Scriptures, "The land shall not be sold forever, for the land is mine; I am the Lord your God." The divine ownership of the land meant primary dominion over all the fruitage of the land, and this dominion was fully recognized. Every year, as an acknowledgment of the divine ownership, the people set apart a portion of their increase—a tenth—for the support of one of their tribes, whose duty was to instruct the people, and maintain the worship of Jehovah. This was a solemn trust, committed to them by the Divine Owner of the land.

After the holy tithe had been set apart as a perpetual guarantee of the divine worship, there were certain social and charitable duties enjoined upon the people, duties that grew out of Jehovah's great blessing upon them in the land which he had given them. They were required again to tithe their annual increase in order to provide the expense of certain great religious and social festivals whose purpose was to maintain patriotism and friendship among the people. But, next to the sacred first tithe, the most solemn and beautiful obligation laid upon this ancient nation was their care for the poor and unfortunate. For the Lord their God had said unto them, as it were a forecast of our whole human family, "The poor shall never cease out of the land." Therefore most compassionate allowance was made for them at all times. Every third year a tithe of the crops was set apart for them, and every seventh year (when the land "rested" by authority of Him who sent the rain and the sunshine) the poor were permitted to gather the natural produce of the fallow ground, together with the grapes and the olives. Then, in the fiftieth year, the year of jubilee, in order that every man of every generation might have at least one complete opportunity to secure the blessings of prosperity, liberty was proclaimed throughout all the land unto all the inhabitants thereof; every debtor was discharged of his debt and every bondman returned unto his own family. Besides these stated offerings and legal releases for the poor, the duty of personal charity for destitute neighbors was constantly enjoined. The corners of the fields and the gleanings of the harvest must always be left for them, and, in years of distress and famine, the worship of Jehovah was an insult unless the poor had first received special consideration; for

Jehovah spake unto them and said, "I am the Lord your God, and ye are Israel, my people." In such manner was this ancient nation taught the meaning of ownership and the duties of possession.

And the lesson is for all men and for all the days, for "the earth is the Lord's and the fullness thereof." Through the living force of Christianity this great truth is often seen in the Christian nations. In the face of ingrained human selfishness, the outflow of human sympathy in response to human suffering has become a beautiful thing in the world. Flood, famine, fire, earthquake—they are almost sacramental, so surely do they unlock the streams of human beneficence which bless both him who receives and him who gives. This help to the unfortunate, spasmodic though it may be, is the earnest of that larger human brotherhood when the divine ownership shall be fully recognized. That men will seldom give unless their sympathies are aroused, and that few men, in administering their possessions, have a definite financial program that both recognizes and acknowledges the divine ownership, is a humiliating confession that the ethics of property has wandered far from instinctive righteousness.

The Jewish people learned to acknowledge, as a nation, the sovereignty of one God. Though they passed through bitter punishments, because of lapses into idolatry, they finally escaped this blight of surrounding nations. When Jesus Christ was born Israel was free from idolatry. The Prophet of Nazareth did not need to rebuke his generation for that hideous sin of heathen races. The divine ownership was fully recognized and acknowledged. The law of the tithe, with subsidiary financial and property statutes, had established this. Therefore Jesus Christ's message was not to establish but to interpret the divine ownership, and the people "wondered at the gracious words which proceeded out of his mouth."

For the first time in human history it was established that men are to hold *all their possessions,* as a steward holds the possessions of his master, absolutely subject to the call of the Owner. He is expected to know the mind of his Master, so that he may administer his possessions wisely and with joy—not as a servant, "for the servant knoweth not what his lord doeth," but as a friend. The core of stewardship, as Jesus interpreted it, is partnership. His words entered into the mind and heart of his own generation, and they abide until this hour upon the earth. His doctrine of possession we are now briefly to survey. It is a doctrine that has been sadly mutilated during the Christian centuries. The average Christian conscience of to-day is warped from the truth, because the average Christian mind remains caught in the pagan conception of ownership. The new (and yet how old!) "social" gospel, widely preached in our own generation, is handicapped to the point of defeat because men cannot adjust their economic notions of possession so as to harmonize with a really Christian order in society. Socialism, as a political and economic program, is estopped at this very point. Perhaps, for the sake of its own human ideals, it were better that it should be estopped. Men reverence its noble teaching of brotherhood, they may even accept its theories of communal ownership, but any attempt to realize actual Christian brotherhood in present human society will continue to be day-dreaming unless men first recognize the ethical compulsion of individual stewardship.

In the present survey and development we have no purpose to discuss the far-reaching implications of stewardship, which must end, frankly, in a regenerated social order. These implications are too vast and too complex to be casually sketched in some concluding chapter. They require separate and extended major treatment. They follow but do not form a part of the fundamental thesis of this writing, namely, the ownership that inheres in God, the trusteeship that proceeds from man. They will therefore be suggested but cannot be discussed, for we are confident that if Christian people will accept the root principles of stewardship, not as an academic theory, or philosophy, but as an actual working program for the days, the present social order will surely be reborn. And we suspect that human stewardship is the cure for nearly all the unbrotherly attitudes and institutions of human society. Stewardship is a tree of very ancient planting, but a pagan fungus has fastened at its root. If this can be uncovered, the ax is ready to be laid to it.

CHAPTER II

STEWARDSHIP IN THE FIRST CENTURY

In entering upon the particular study which is now before us it will be of interest, and, we dare say, of profit, to review in brief summary the attitude heretofore maintained by the average man toward the doctrine of stewardship which we have named. We have no purpose to be scholastic, and shall attempt no full historical statement, which, whatever its interest, would have slight if any bearing upon our own generation. It will, however, have a very significant bearing to note the attitude of the average man at the beginning of the first century, at the beginning and middle of the last century, and at the present time. The very suggestion of a glance into the first century brings us at once to those marvelous days in Jerusalem when the Christian doctrine of property received its first recognition and acknowledgment in human society. With that let us begin.

At the end of an intense though brief public ministry Jesus Christ left behind him a handful of disciples. But he left more. The air of Palestine was permeated with a new ideal of life. Men rejected the Teacher, but they could not escape from the teaching. Fifty days after the crucifixion of the lonely Teacher the air grew vibrant; the Spirit of the Man had come back to men, to abide with them forever. At thought of the Pentecostal church the pen leaps to a hundred fascinating themes. But we eliminate them all, and hold rigidly to our one subject—Property.

Property and Pentecost—can it be that they are related? Is the Pentecostal baptism of the Holy Spirit capable of such crude and common interpretation? But loyalty is not crude, and fidelity is sweeter than honey and the honeycomb. Property is not a sordid thing; it is a messenger of the covenant intercepted in its royal ministry by human covetousness. Pentecost restored it to its rightful place in the kingdom of God. With the outpouring of the Holy Spirit thousands of ordinary men were lifted out of pettiness and selfishness, and began to understand, by actual experience, what every righteous man has seen in fleeting glimpses, namely, that property is a trust. Concerning these men, it is written: "Not one of them said that aught of the things which he possessed was his own."

Much has been spoken and written concerning the so-called "communism" of the Jerusalem Christians. Whatever else it was, the financial program of the Pentecostal church was no formal attempt to "level up" and "level down" the property holdings of its members. It was a *stewardship* and not a *communism* of possessions. There was no least compulsion among them, neither was there any general conversion of possessions and goods into money, for the purpose of general distribution, but only "as every man had need." This last statement is twice repeated, and wholly discredits various attempts to make the New Testament sponsor for communistic schemes of property division. Nor, on the other hand, was the practical brotherhood of the Jerusalem Christians a mere experiment of enthusiasts, and without further divine sanction. We do equal violence to a thrilling human narrative when we seek to erect it into a formal program for society, or when we discount it as "unusual." The written record of that first expression of Christian stewardship is the epic of human brotherhood. It was unusual only as the acceptance of the unfeigned grace of God was unusual, but the human facts are readily understood.

Jesus Christ had exalted the brotherhood of men. But the men of his nation hated and crucified him. Nevertheless, thousands of them remembered all too well those clear, calm words of the Great Teacher. When, therefore, their meanness and sordidness had been swept away by the mighty inflowing of the Divine Spirit, the most convincing proof of a genuine repentance was their immediate and whole-hearted response to those same noble teachings of human brotherhood, for which their Lord had been crucified. And the way of it was most reasonable and natural.

Jerusalem was crowded with multitudes who had come up to the annual feasts. The conversion and baptism of these Jewish pilgrims meant profound life changes. Any missionary of experience, and others familiar with the facts of modern missions, will appreciate how this would be inevitable as the result of a "change of religion." Many of them could return no more to their provincial homes, but would have to make new plans for themselves and for their families. It is no dream of idle words when a man gives up all for conscience' sake! These men were not poor because of thriftlessness. The fact that they had made long journeys to reach Jerusalem would indicate that many of them had surplus means. But they were in extremity. They were in actual need of food, having expended their ready funds, and being alienated from former friends and relations because of the "Way." The picture is a familiar one, this very year, in southern and eastern Asia.

In such circumstances the Christians, whose homes were in or near Jerusalem, recognized their unique responsibility of stewardship, and, to their lasting honor, they met it loyally and with no shadow of evasion. Gladly they threw open their homes to these homeless ones, their new brethren. They had all things common. But generous hospitality, even such as this, could not meet the exigencies of those momentous days. The converts multiplied. Persecution seemed not to hinder them; it was indeed the first mass movement of the Christian Church. God was calling out a new people, and the men who had been trained in the school of Christ were keen to recognize it. Stewardship must now mean more than hospitality; it must go farther than gifts and offerings. The blood-red doctrine of Jesus Christ was preached again, and the magnificent response of the Jerusalem church was a royal proof that these men had been "born again" in very truth.

The first Christians in Jerusalem were all Jews; this must not be forgotten. They had already tithed their possessions in acknowledgment of the divine ownership; they had also paid the customary second tithe to provide for the expense of the Jewish feasts of Passover and Pentecost. But now had come the real test of their stewardship; they must recognize the unmeasured emergency of the present hour, and prove the meaning of Christian brotherhood. To provide bread for the hungry, that the gospel of their Lord be not a stumbling-block, their goods and possessions must now be turned into money. And why not! No man among them said "that aught of the things which he possessed was his own." He was administering for Another. In the ordinary course of his stewardship a wise man would hardly be justified in selling a possession which was to be used for capital. But here was an opportunity which had come once in the generations, and might not come again. Even though they impoverish themselves (which in fact they did), the

Jerusalem Christians would enrich the world for all the coming centuries.

As many, therefore, as were possessors of lands and houses, sold them, and brought the prices of the things that were sold, and laid them down at the apostles' feet; and distribution was made unto every man according as he had need. No wonder that the history of those days records this word: "Great grace was upon them all." Such fidelity of stewardship, more than the preaching of the apostles, more than the miracles which were wrought, proved beyond controversy that the Spirit of Jesus was alive in the world. Mutual love knit that multitude of men, recently strangers to each other, into one heart and one soul. Jews from the provinces, who were still able to control their property, sold their distant possessions and made common cause with the Jerusalem Christians. Such a man was Barnabas, a Levite from Cyprus, and doubtless there were many others of like mind. Even the black perfidy of Ananias served only to emphasize the new fact of brotherhood. This very tragedy shows how free from official constraint were all their financial dealings. The one and only compulsion was this: God's ownership. All else was the outflow of faith and loyalty.

Such is the noble record of the first believers. In the annals of Christian stewardship it remains the undimmed classic. The spirit of those mighty days has never wholly disappeared out of the world, and the remembrance of them, to-day more than ever before, is a tonic to jaded loyalty. That no other group of Christians, recorded in the New Testament, equaled or even approached the Jerusalem church in the faithful stewardship of their possessions is not surprising. What city of the Gentiles had been shot through as Jerusalem had been shot through with the lofty teaching of Jesus Christ? In all the heathen provinces where Paul the apostle preached the gospel and planted Christian churches, what group of believers had been grounded from childhood as the Jewish Christians had been grounded, in the absolute confidence that God is the owner of all things? And without God's ownership fundamentally recognized, how could there be any just understanding of the claims of stewardship? The churches of Macedonia were indeed praised by Paul, when he sought, by their example, to stir up the laggard benevolence of the Corinthians, but it was at best a weary and unpromising task to teach the duties of stewardship among the Gentiles, steeped, as they were, in the pagan doctrine of ownership.

To the Jewish Christians stewardship was a natural evolution. It came as the logical result of their ingrained habit of tithing. There is no record of any particular "teaching" on this subject in the New Testament. The Pentecostal baptism took an ancient law of God, even as Jesus said, and "fulfilled" it—filled it full of intelligent, unselfish love, and then poured it forth in lavish streams of human helpfulness. But no Greek or Macedonian, except perchance he were a Jewish proselyte, had ever learned to acknowledge the divine ownership by a systematic tithing of his possessions. Hence, to these Gentile Christians, responsibility for stewardship was a new conception, and came to them with great difficulty.

Paul's teaching on this subject is explicit and clear, and yet, as he himself said, he was writing to "babes" rather than to strong men. His painful appeal to the prosperous Christians of Corinth that they would be willing to bear some share in the offering which he was seeking to provide for the mother church at Jerusalem is a signal contrast to the joyful outpouring of that same mother church thirty years before. But it could hardly have been otherwise, for the Corinthian Christians (excepting the Jewish Crispus and his house) were struggling with inborn pagan notions, and paganism, as any missionary of experience well knows, yields but slowly to Christian teaching. The Christian doctrine of property is not appreciated until the real knowledge of God has destroyed the "reprobate mind." The "babes in Christ" must first become "men." It is therefore evident that, while we may look to the letters of Paul for supplementary suggestions, the underlying principles of stewardship must be found in the Jewish Scriptures and in their luminous interpretation by Jesus Christ. For this reason the churches of Ephesus, Philippi, and Corinth, and other pagan cities, gave forth no commanding instance of the Christian law of stewardship. In the very nature of the case this was impossible. The church of Jerusalem has preserved for us the full meaning of that law, even, as was fitting in the city of Golgotha and Gethsemane, unto the uttermost farthing.

CHAPTER III

STEWARDSHIP IN THE EIGHTEENTH CENTURY

We pass quickly from the first to the eighteenth century. Already we have noted how the Christian doctrine of stewardship was submerged by pervasive heathenism, and how European civilization followed Roman jurisprudence rather than Christian teaching in its laws of ownership and possession. Men had practically forgotten the Christian law of property. On the one hand the pagan doctrine of ownership obscured Christian ethics, and on the other asceticism sought to palliate the resulting evil. During the intervening centuries, if we could tarry, we would find noble instances of personal illumination and personal loyalty. The Church Fathers of the third and fourth centuries sought to preserve the Christian teaching of stewardship in the face of heathen standards. Their exhortation to observe "the tenth," in acknowledgment of God's ownership, is most instructive. Prior to the Reformation the Waldenses had, in some sort, preserved early Christian ideals, and the followers of John Huss in Bohemia, known as the *Unitas Fratrum,* had emphasized practical piety, but for the church, as for the world, "there was no open vision."

If our purpose were to write of economic history, or of social movements, we should here be compelled to pause. The right of the community over private property, and fraternal obligation as expressed in community statutes, these were clearly recognized among Teutonic and Slavic peoples, particularly in their village communities. How far this was an expression of mediæval life as a social outgrowth of feudalism, and how far it was touched by the Christian impulse, is difficult to say. But it is no part of our purpose to write of social economics. We are tracing those finer spiritual values out of which alone stewardship can flow. For this reason also the communism of the Taborites in Bohemia and of the Anabaptists in Germany, though religious in motive, is not related to our present survey. The core of communism is "ourselves"; the center of stewardship is "others."

The Reformation, both in Germany and England, was so intermingled with ecclesiastical reconstruction, that the spiritual awakening which attended it did not at once manifest itself in a more brotherly attitude of fellowship, nor in a larger sense of social responsibility. When allegiance to the Roman pope was denied, the state took the place of an alien hierarchy as the responsible head of organized Christianity. There was therefore little opportunity for the development of the doctrine of individual and social stewardship; the principles of Protestantism became enmeshed with political faction and intrigue. The rise of the Free Churches was the logical aftermath of the Reformation, and might have marked a notable rebirth of this Christian teaching. But the time was not yet ripe. Men were fighting for their own constitutional rights; they had little thought for the sunken poor and the unreached lands of darkness. The Puritans and the Friends mark a century of heroic consecration, but not of social betterment; their calling was to maintain the inalienable right of private conscience, and to provide the guarantees of human liberty. Stewardship must wait until the householder might be reasonably sure that his own treasure would not be wrested from him; then, perhaps, he would begin to think of his houseless brother. It was not until the eighteenth century that there was any notable return to the spirit and power of the apostolic church, and, with it, a partial return to the Christian law of stewardship. One glance at the worldwide social and missionary movements, which had their rise in the spiritual awakening of the eighteenth century, will quickly reveal the fact that men had again begun to recognize the sacred trust of property. In order to appreciate this it will be necessary to note the rise of the Moravians and the Methodists.

The convulsions of the Thirty Years' War wiped out the last congregation of the *Unitas Fratrum,* to whom reference has just been made. Nevertheless, the longing for true godliness rather than exact theology was kept alive on the Continent by spiritual-minded men, stigmatized as "Pietists." Finally, in the year 1722, the earlier *Unitas Fratrum* was resuscitated by exiles from Moravia, under the protection of a young Saxon noble, Count von Zinzendorf. The Count received the Moravian refugees on his own estate, where the community of Herrnhut was founded. From then until the present time the Moravian Church has been a notable influence in Christendom. It has never been a large body, nor, indeed, have its leaders ever been ambitious for wide expansion.

The Moravians have emphasized intensive rather than extensive development. Nevertheless, they have excelled all other churches in the set purpose with which, from the very beginning, they have both recognized and supported the world-program of Christianity. Within ten years after the founding of Herrnhut the Moravian Church had established successful missions in Greenland, Africa, and the West Indies, and had exploited Lapland, Ceylon, and certain tribes of American Indians, with a view to establishing mission work at a providential opportunity.

When it is remembered that the entire congregation at Herrnhut numbered at this time hardly more than six hundred souls, many of them exiles and most of them poor, it will be appreciated that this was a marked instance of self-sacrificing devotion to large conceptions of Christianity, and fully sustains the honorable distinction, which makes the Moravian Church the mother church of modern missions. By the year 1733 the Herrnhut congregation had been divided into two classes—those who would go as missionaries to foreign parts, and those who would labor and sacrifice to support them. The close communal life of the Moravian people during the entire history of the Moravian Church has made possible a very marked development of the ideals of brotherhood, as doubtless also it has greatly restricted their numerical increase. A community of labor rather than of goods has been emphasized among them. In a consecutive history of nearly two hundred years there has been no falling away from the high ideals of the first Herrnhut exiles.

At the World Missionary Conference in Edinburgh, in 1910, the Moravian bishops thrilled that great assembly with large faith for magnificent Christian advance, for it was recognized that the Moravians had illustrated for all the churches the meaning of Christian stewardship. Of their communicant membership at the present time, one in sixty is a missionary, and the present membership of the Moravian missionary congregations in foreign parts is three times that of the home churches in Germany, the United States, and Great Britain. Such practical illustration of the stewardship of life and possessions would be notable in any age.

Closely affiliated with the Moravians in spiritual ideals, yet wholly removed from them in organization and development, stand the Methodists. The influence of Moravian believers in the earlier years of John Wesley, and the later helpfulness of Peter Boehler, a Moravian preacher, in enabling Wesley to realize the assurance of faith, are well understood in Methodist history. As the Moravians recovered for the modern church the lost vision of a world-embracing Christianity, so the Methodists found again the apostolic gift of reaching men. The Moravians dwelt apart, a distinct people, and mingled but little in the affairs of the world; the Methodists, on the other hand, believed that they had been raised up to spread scriptural holiness throughout society. Hence the habit of one was retiring and peaceful, while that of the other was militant and aggressive.

But the real influence, both of the Moravians and the Methodists, far exceeded their numerical strength. It is true that the Society for the Propagation of the Gospel was organized very early in the eighteenth century, but during that period its promoters did not seriously contemplate an advance against heathenism. It was the Moravian leaven which so far worked into the life of other churches that Protestantism began to understand the churches were "stewards of the mysteries of God," and a world-program of missions was undertaken. The Baptist Missionary

Society was formed in 1792, and the other great boards followed within a few years. At the same time, as the result of the Wesleyan revivals, a new sense of social responsibility at home compelled men to believe that they were indeed their brothers' keepers. Says the English historian, John Richard Green, "The Methodists themselves were the least result of the Methodist revival." Prison reform, protection for the poor, and the beginnings of popular education, were some of the outward social results which followed that genuine care for the souls of men, the mark of all true stewardship.

Stewardship, if not a program, became at least an ideal of life. Industry and frugality, the offspring of stewardship, were the rule among Methodists and Moravians alike. Wesley's advice to his people became the watchword of Christian responsibility: "Earn all you can; save all you can; give all you can." Wesley was himself a consummate pattern of the industry, frugality, and generosity which he enjoined upon all Methodists, while, among the Moravians, Zinzendorf held himself and his baronial estate liable for the financial obligations of all Moravian institutions, thus illustrating the brotherhood which he proclaimed.

The influence of these humble yet mighty beginnings has permeated Christianity. The spiritual strength and quietness of the Moravians is found in all the churches, the evangelistic passion of the Methodists is the accepted type wherever Christianity is in earnest; the inward sense of personal responsibility, which characterized both Moravians and Methodists, is now, at least in some degree, recognized by all Christian men. It is the praise of a larger Christianity that denominational types are less and less observed; all intelligent students of modern conditions study the same foundations. The recognition, which is beginning to mark our own day—that life is a stewardship and possessions are a trust—did not grow up without beginnings. Out of such an ancestry as we have named came those spiritual forces and agencies which shall yet distinguish the men of our generation as "the men who cared."

CHAPTER IV

THE ANOMALY OF STEWARDSHIP IN AMERICA

(SEPHER TOLDOTH)

AMONG the treasured scriptures of the Jews, none was so prized as the *Sepher Toldoth,* or the Book of Generations. Here any reputable son of Israel could trace his ancestry through all the years. To many people such family records have no interest at all. They can read, for example, the Gospel of Matthew with wonder and profit, and yet give no thought to the kingly genealogy which introduces it. But to the discerning student who would understand the beginnings, the Book of Generations is packed with meaning. He can not lightly pass it by.

It is for this reason that we feel impelled here to insert a chapter from the Book of Generations of the American churches. Doubtless there are persons, wholly admirable and intelligent, who cannot peruse with patience any family history save their own. Should any such find the present chapter of scant interest, and prefer to omit the reading of it, he may do so in confident expectation that the next chapter will resume the general survey at the very point where we have just left it. Nevertheless, we could wish that none would pass this record by, for, if we mistake not, it is vital to any large understanding of the development of stewardship in America. It is indeed *Sepher Toldoth* for most of the American churches. One brief remark, and the record will follow.

The Pentecostal baptism of the Holy Spirit wrought within the first Christian believers two notable results—a consuming passion to testify of Jesus, and an unswerving stewardship of material possessions. When the power of primitive Christianity was in some measure restored to the church through the Moravians and the Methodists, the same results were again manifest. We have noted the missionary passion of the Moravians, and their fidelity in maintaining widely scattered missions throughout the earth. We have also noted the untiring zeal of the Methodists, and the material results of the Methodist movement. If, in both cases, there was a less perfect expression of stewardship than was found in the Pentecostal church, we have to remember that Christian civilization, both in thought and practice, had accepted the pagan and not the theistic doctrine of ownership. The amazement is that eighteenth-century Christians spanned the intervening centuries, and measured so nearly to apostolic standards.

Right at this point, because of its wide influence in shaping the Christianity of the American continent, we must note the anomalous history of American Methodism. One would hesitate thus to call out by name a particular body of Christians, but historical fidelity leaves us without choice. From the beginning of the republic American Methodists have exercised a profound influence upon public morality and private ethics. Though it has always been the largest evangelical Christian body in America, yet the influence of Methodism has been immensely wider than its own numerical constituency. Its teaching and attitude regarding slavery, intemperance, political and commercial honor—these are woven into the fabric of American Christianity. It is therefore of the largest significance that we shall recognize the attitude and teaching of American Methodism regarding the basal doctrine of stewardship.

It should be remembered that, at the close of the American Revolution, the Methodists of the New World were wholly separated from the authority of John Wesley; they were henceforth to work out their momentous problems without the vision of that anointed leader. The Methodist Episcopal Church was organized in 1784, and all other Methodist bodies in America have sprung from the parent stem. In the case of the Moravians, as we have seen, their worldwide missions compelled them to recognize the stewardship of property as the inevitable accompaniment of spiritual grace. As for the English Methodists, during the whole of Wesley's lifetime they were integrally related to the Church of England; therefore the most notable results of the Methodist movement in the Old World are bound up with the national church, and with the philanthropic and missionary activities which resulted from a new sense of social stewardship.

But in America conditions were wholly different. Here a church must be created, and all the institutions of Christianity developed, on virgin soil. The history of a century and a quarter is now written. What American Christianity might have been had the master mind of Wesley shaped the policy of American Methodism during that first pivotal generation, it is idle to speculate. But this much is of record, and the influence of it has been felt in all the evangelical churches of our plastic American people: until the death of its first bishop the Methodist Episcopal Church is responsible for this strange anomaly—a Pentecostal movement of unprecedented power and, with it, a meager, parsimonious, and wholly unworthy program of stewardship.

Nor did this come from mere chance or neglect, for Methodist leaders were never negligent. It was the unhappy and unexpected result of a deliberate policy, whose main purpose was to produce a race of heroic preachers. And the logical result followed. With amazing swiftness a continental church was created, notably strong and elastic in administration; but the multitudes that made up its membership, the very bone and sinew of American Christianity, never realized the vastness of the responsibility of stewardship that inevitably must be laid upon them. We are comparing Methodism with no other Christian body; if such comparison were permissible, there could be exhibited an honorable record indeed. But the exalted dispensation of the gospel, which was committed to the Methodists, demanded an equally exalted program of stewardship, and herein their failure in those momentous days of the beginning proved nothing less than a calamity. The purpose of the fathers, unto this hour, has been in part defeated, because, in their mighty program of advance, they failed to develop a sufficient base to carry to completion their vast designs.

No one will misconstrue us, as though we made timorous assault on Mount Shasta! The noble fabric of American Methodism is known in all the land, and her lines are in all the earth. Assault and defense are alike gratuitous. But this we say: Had American Methodists recognized in the beginning their responsible stewardship of property, as was their right, this day would behold, in vaster measure than we can estimate, the triumph of Christianity and the glory of the Son of God.

And this we say, that the Methodist people themselves were not culpable for the neglect of Christian stewardship in those days of the beginnings. For the fathers made mistakes. To think otherwise would be to claim for them an unerring wisdom, which they never claimed for themselves. That Peter, the apostle, and James, the Lord's brother, both erred because of Jewish loyalty is no least reproach to those mighty names; nor is it any diminution of rightful honor that the heroic Asbury recognized but one commanding necessity: the creation of an itinerant ministry, ready to march at command for the conquering of a continent. And Asbury realized his ideal. What a mighty race of preachers rallied to the banner of early Methodism! Brave, indomitable, godly, they threaded every forest, they forded every river, they subdued every wilderness. The record of their deathless devotion is in the heart of the nation.

But the creation of a race of preachers is not the whole of apostolic counsel. Bishop Asbury was tireless in leading forth a band of burden-bearing ministers, but, judging from preserved records, Bishop Asbury seemed little concerned in raising up a body of burden-bearing laymen, and herein he seems to have erred grievously. As we contemplate those days of the foundations, when hundreds of congregations were being knit together in close organic connection, and, at the same time, were loosely left both to find and to fix their own standards of stewardship, it is difficult to explain this misjudgment of the responsible leadership of the church. It came to pass again and again that brave ministers, those, indeed, who could least be spared from the active work, were forced by dire poverty to abandon the active ministry; and yet Methodists felt no shame for it, and were not rebuked!

Even so gentle a spirit as Nathan Bangs, who understood whereof he spoke, wrote in 1839: "The defect in Bishop Asbury's administration, as I think, was not encouraging the people sufficiently in making provision for their ministers, particularly for men of families. He seemed to fear that, if they were too well off as it respects this world's goods, they would lose their zeal and spirituality, and thus cease to be useful; and as it was very congenial to that covetous disposition, so natural to men, to withhold when they were not compelled to pay, many such quoted Bishop Asbury to justify their want of practical liberality."

Nathan Bangs, the historian of those early days, withholds no meed of praise from the great first bishop; nevertheless, these further discerning words from his pen illustrate the common penalty of untempered zeal, how it often creates the very catastrophe which it would avert: "Bishop Asbury considered the itinerant ministry, under God, as the grand instrument of the world's salvation; to support this therefore, in all its vigor and spirituality, he bent all his energies. Hence, to prevent a catastrophe which must come upon the church by the substitution of a 'located' for a 'traveling' ministry, he thought it essential to keep it aloof from the world, by preventing it from accumulating worldly property. Yet it may be questioned whether more have not been induced to 'locate' from a feeling or a fear of poverty than by the enjoyment of a competency. Had a competent provision been timely made for the support of itinerant ministers, and for the suitable education of their children, I have no doubt we should have been far stronger every way—in wisdom, in numbers, in ministerial talent and usefulness, if not also in holiness and general prosperity." These weighty words were written while the heroic days of the fathers were fresh in the memory of a host of living men.

The late President Charles J. Little, of Garrett Biblical Institute, distinguished for rare scholarship as a Methodist historian, could with difficulty restrain his indignation when he was wont to refer to this unusual neglect of Bishop Asbury—not that he honored Asbury the less, but it is a lame encomium indeed that cannot bear also some burden of blame.

Keen historic insight cannot forget those hundreds of "located" preachers, the flower of the army, forced out of the ranks in those very days when American Methodism was laying down the lines for its future development. As early as the year 1799, when there were two hundred and sixty-nine "traveling" preachers in the actual work, Jesse Lee is authority for the astounding statement that there were eight hundred and fifty "located" preachers, many of them the most commanding leaders of the church. That is to say, men who had completed their probation, tested men, were compelled to step aside, while young and untried men were given the reins of power.

It is an astonishment and a grief to recall some of the noble men, who ate out their hearts in lonely separation from their brethren, when to preach the gospel was their very breath of life. There was Valentine Cook, the one great product of the ill-fated Cokesbury College, a leader of profound spiritual insight as well as of genuine culture. It was he who introduced the "mourner's bench," as a place apart, where penitents might receive spiritual counsel and instruction. Had he been permitted to continue a responsible leader in the church, that same mercy seat might have been spared the opprobrium of later excesses, which never were a part of pure Methodist usage. But in 1800 he turned heavily from the ministry to feed a dependent family, and, as a schoolteacher, earned his living until the year 1820, when he died.

There was Russell Bigelow, whom Bishop Thomson described as "a perfect gentleman," who preached with such majesty of thought and such beauty of diction that his audiences "were well-nigh paralyzed beneath the avalanche of thought that descended upon them." Of him a chief justice remarked, "It is one of the greatest regrets of my life that I did not know him better;

we were a wild people when he was among us and we never duly appreciated him." And yet Russell Bigelow, the Bishop Simpson of the first Methodists, and absolutely needed by the church in those crude frontier days, turned brokenhearted from the ministry, which he loved with such passion, to provide bread for his wife and children. He died in extreme poverty, neglected and alone.

There were Caleb Boyer and Ignatius Pigman, of whom Bishop Whatcoat said he had not heard their equal, except those masters of world-Methodism, Wesley and Fletcher. There was Edward Dromgoole, whose practical wisdom prevented the disruption of the early societies and made possible the organization of Episcopal Methodism. There was Ira Ellis, of whom Asbury himself said he had "abilities not inferior to a Jefferson or a Madison." There was William Phœbus, "skillful in administration, deeply read in the Scriptures, a bold and independent thinker." And what shall we more say? There were James Cromwell, Jonathan Forrest, Lemuel Green, John Hagerty, all of them members of the Christmas Conference of 1784, which saw the birth of the Methodist Episcopal Church. And yet these ordained ministers of God, all of them, and scores, and hundreds of others besides, were compelled to withdraw from the active ministry of the church whose altars they had builded!

This unconscionable sacrifice of leaders, when leadership was above the price of rubies, is almost incredible. Why was it necessary? In the large majority of cases because stern duty compelled it; because Methodist ministers had to turn from the ministry in order to provide food for their dependent families. Because, forsooth, Francis Asbury inflexibly demanded that Methodist preachers should provide for their expenses on a stipend of $64 a year! In 1800 an increase of $16 a year was permitted, but, until the death of the immovable bishop, to whom "the itinerancy" was more worth than "the itinerant," Methodist preachers received lodgings among the people and $80 a year, "and no more," for their salary.

Of course a family could not be maintained on this pittance, nor was a family in the program of the itinerancy. When godly men had announced their purpose of marriage the good bishop petulantly exclaimed, "The devil and the women are getting after my preachers!" not seeming to perceive that God had a larger purpose, even for "the itinerancy," when faithful ministers made covenant bonds with holy women. A remnant were indeed able to maintain their ministry unto the end, and some great names survive out of that first eventful and crucial generation. But who were they?—Richard Whatcoat, Jesse Lee, William McKendree, Beverly Waugh—men who, like Asbury himself, were able to remain bachelors and live the camp life of a soldier, and who were, therefore, able to continue in the Methodist ministry. Freeborn Garrettson married a lady of wealth, as well as piety, so he too was able to hold his place of leadership. These and a few other names are held in abiding honor, for their works do follow them. But of the many brave men who died, unfamed and forgotten, their life-tragedy is recorded in the early conference minutes. One word reveals it all: "Located."

Let it not be supposed that the Methodist people were loath to support their ministers, or begrudged them a competent allowance. They loved their pastors, and never was a people more loyal than the people called Methodists. But they were trained to believe that the work of God would be impeded if their ministers should receive the comforts of temporal prosperity; they would then be unwilling to "travel." It was in reality a discounting of the very manhood and consecration of Methodist preachers themselves. But Bishop Asbury thought he knew human nature, and the rule respecting a minister's salary remained in force. That the Methodist people themselves were ready to respond with liberal contributions is apparent, for they built and equipped Cokesbury College, and then, when it was burned, renewed their gifts for its rebuilding, and all within the first twelve years after the organization of the church. When the second Cokesbury College was consumed, Dr. Coke exclaimed, "O that all this money had been laid out for a married ministry!" But it was not to be. The married preachers were "located," and striplings took their places.

Moreover, the first generation of American Methodists started with a world-vision of Christianity. Although other Christian bodies were the first to actually organize missionary boards, it is the abiding honor of American Methodism that at the very Conference which saw the organization of the Methodist Episcopal Church three missionaries were set apart for foreign service. Two men were sent to the northern field of Nova Scotia (outside the republic), and one to the tropical island of Antigua, "the land of earthquakes and hurricanes." This was in 1784, and before any missionary societies, as such, were organized. The first contribution of Methodists for foreign missions, the "collection" being taken during and just after the Christmas Conference of 1784, was $325, certainly a noteworthy record for a band of pioneers, for the people were poor, and money, at the end of the Revolution, was not plentiful among Americans anywhere. Stewardship among Methodists started on a high level and might have been conspicuous from the beginning, for the preachers and the people were ready. But the vision of Coke was not shared by Bishop Asbury. Alas! two generations were to pass before that neglected vision would come again.

It can never be well when the responsible leaders of the church undertake to set at naught, for any reason, the divine word, "Thou shalt not muzzle the mouth of the ox that treadeth out the corn." From the time the holy tithe of the Jewish people was set apart for the support of the tribe of Levi it was ordained, "They that minister about holy things live of the things of the temple." Even so, "They which preach the gospel should live of the gospel." If Asbury neglected to follow this ancient command, other apostles before him had fallen into the same mistake. The church at Corinth failed to provide a support for the apostle Paul when he labored among them; and Paul gloried that he worked with his own hands, lest he should become burdensome unto them. This seems like great magnanimity and worthy of high praise. Nevertheless, when Paul beheld that same church "straitened in their own affections," when they might have been "enlarged," he remembered that he himself had omitted to train them in personal lessons of stewardship, and he wrote, "Forgive me this wrong." Could the spirit of Asbury travel again those pioneer circuits of a vanished generation, would he not utter the lament of the great and sorrowing apostle?

It is congenial to our ingrained hero-worship to magnify the men who hazarded their lives for the gospel; it is not congenial to lay upon them the blame for an unready church. Yet what shall we say? In March, 1816, Bishop Asbury died.

In May the General Conference met in Baltimore. One of the most significant acts of the General Conference of 1816 was the recasting of the church law for the support of the ministry. The salary of "traveling" preachers was increased to a fair competency, and a worthy plan inaugurated for reaching Methodist people with a larger program of stewardship. But the reform had come too late. Thirty-two years had passed since the organization of the church, and an entire generation were entrenched in the financial doctrines of Asbury. It was an arduous undertaking to change inwrought convictions and lifelong habits. "A penny a week and a shilling a quarter" had provided sufficient living for the mighty men of the beginning; who were these later preachers, that they should expect more? Thus ever has incompetency glorified a golden age that is past.

CHAPTER V

THE BEGINNINGS OF INCREASE

We have briefly noted the development of stewardship in the eighteenth century, both in England and on the continent of Europe. In America there was rich promise for future years, but little, as yet, of actual fulfillment. In very truth, the building of the American state was the largest act of human stewardship that could possibly have been rendered. For fully a generation after the close of the American Revolution organized Christianity in the United States did little more than maintain itself. Perhaps, under all the circumstances, this was a noble and sufficient task. Nevertheless, "there is that scattereth and yet increaseth," and vigorous youth is the time for bearing burdens. In the preceding chapter we have marked how a significant segment of American Christianity failed to meet its first great opportunity of stewardship. Not for a moment are we saying that other churches showed greater zeal for the kingdom of God than did the Methodists; in all fairness, the very reverse was true. What we are saying is this: The stewardship of possessions is a teaching of ethics and a habit of life, and Methodist people had not learned to interpret vital piety in terms of property. They knew the first token of Pentecostal

Christianity, but were untrained in the second. This failure of Methodist leaders retarded the advance of Christian stewardship in other churches. Their burden of responsibility is heavy, for their spiritual illumination was great. We dare not blame; we can only ponder the strength and the weakness of an heroic generation.

We come now to a most instructive period, no less in the history of the American churches than of modern Christianity. After the first decade of the nineteenth century there was a slow improvement in the standards of stewardship among the churches. The country was becoming more populous and Christian people were growing more and more prosperous; yet the churches, though sharing in the general increase of prosperity, lagged unhappily behind in their stewardship of material possessions. The opportunity was abundant, but there was no vision. Then came the beginnings of increase. As in the Pentecostal church, and as among the Moravians and the earlier Methodists, it was the missionary motive that again opened up the streams of Christian stewardship. In 1806 was founded the first missionary society in America, the American Board of Commissioners for Foreign Missions. This was followed, in 1814, by the organization of the American Baptist Foreign Mission Society, and, in 1819, by the founding of the Missionary Society of the Methodist Episcopal Church. Enlargement came. The challenge of faith, as always, began to create a sense of stewardship among the people. During the earlier years of this missionary movement there was much prejudice and ignorance to be overcome. But men of faith held aloft the standards, and the people moved up toward them. By the end of the fourth decade of the last century the American churches had fairly entered upon their high purpose of worldwide missions. The Baptist and Methodist Churches were each contributing about $100,000 annually to their missionary boards. The Presbyterian Board, though organized later than either of these, had reached a total income in 1850 of $126,000, while the American Board, uniting at that time several Protestant bodies, reached in that same year the splendid total of nearly $252,000. The support of the home churches and a genuine Christian interest in human betterment had meantime proportionately increased.

Thus the second generation of organized Christianity in America was beginning to learn what the first generation had almost wholly failed to recognize—the relation of a man to his property. Then occurred a unique development which thrilled the churches with their first real understanding of stewardship, and furnished the compelling motive of a world-program for Christianity. But we must pause to consider the tremendous issues of the decade from 1840 to 1850, in order that we may recognize their driving impact upon the minds of Christian people.

For twenty-five years after Waterloo Europe could scarce shake off the nightmare of the Napoleonic wars. When, in 1840, the remains of the bold Corsican were brought back from Saint Helena, and laid with vast ceremony under the dome of the Invalides, it marked a fitting end of autocracy and the beginning of actual government by the people. The years that immediately followed were marked years. Democracy flamed like a torch. Without organized cooperation, yet as by a common impulse, the year 1848 is marked by revolution in every European state. In England it was an industrial revolution, and the demand was for universal franchise. Radicals and Socialists united together in the "Chartist" movement. The colossal public meetings of that year so alarmed the government that the Duke of Wellington was called upon to preserve the peace. The aged general stationed British troops, as though London were prepared for pitched battle, and London citizens to the number of 170,000 were enrolled as special constables. The Chartist movement itself proved abortive, but England was moved to the very center, and the wide-reaching democracy of to-day was assured.

In France the Revolution of 1848, at one stroke, extended political rights to all Frenchmen. Property owners were no longer able to dictate the policy of government. The people, and all the people, were henceforth to be the rulers.

The sleepy Netherlands awoke with the rest of Europe, and the constitution of 1848 curtailed the power of an unwilling king, and recognized the rights of the provinces and communes. In Switzerland 130,000 men and 246 cannons, drawn up for battle, meant bitter war among the mountains. But swift strategy prevented bloodshed, and the Federal constitution of 1848 saw the reorganization of the Swiss republic on lines laid down by the victorious Radicals.

The writings of Mazzini had been firing the heart and mind of young Italy since 1831, and the dream of Italian unity was fast shaping into form. The revolution of 1848 brought out the full strength of the movement, and made possible the later triumphs of Garibaldi and Victor Emmanuel.

In Germany the year 1848 was the culmination of fierce plot and counterplot. Here the doctrines of Socialism were pressed by notable intellectual leaders. For a time the Liberals were supreme, and compelled the governments of Berlin and Vienna to accept liberal and democratic constitutions. The iron hand of militarism soon swept these popular constitutions from the political arena; nevertheless, the united German Empire of to-day, a compromise between the liberal constitution of 1848 and the absolute monarchy of old Prussia, is the living monument of those momentous days of reconstruction.

Meantime, while the nations of Europe were abolishing worn-out autocracies, and, at one swift stride, were entering the complex life of the modern world, events were hastening on the continent of Asia, more vast in their ultimate destiny than any we have yet named. First of all, as bearing upon the intricate "Eastern Question," came the demand of Russia that she must be recognized as the protector of all Orthodox Christians under Turkish dominion. The Russian demand was cordially resented by Napoleon III and the French people, among whom the Latin Church was again in the ascendancy. The Czar was in dead earnest and pressed the issue, relying upon the cooperation of the other powers, as against France. His main reliance was upon England.

But, unhappily, England distrusted Russian motives, and believed that the demand of the Czar was a cloak for sinister designs upon the empire of the Turks, including ultimate intentions to reach Egypt, and control the pathway to the Far East. Such a program of Russian expansion could not be tolerated, and England's diplomatic skill was joined to France. But diplomacy failed, and Russia found herself pitted against the powers of Europe in the tragic war of the Crimea. After months of cruel suffering, which the English people in particular have never forgotten, the unnecessary war came to an end. The haunting Eastern Question continued to baffle European statesmanship; for it was intuitively recognized that the humiliating defeat of Russia had only temporarily checked the southward flow of the Russian tide.

The Crimean War brought about one conspicuous result, which no art of diplomacy could withstand—a remarkable awakening of popular interest in the countries and peoples of Asia. The Far East had been for centuries a *terra incognita,* but now India, China, and Japan were lifted out of the haze of fable and story, and their vast influence on ultimate world-movements began to be recognized. The old East India Company had passed into history, and the complex government of India was administered from Westminster, within full view of an onlooking public. China had been shot open by British guns, and, while all the world was watching this bloody drama Commodore Perry entered one of the ports of Japan on an errand of peace, and, in the name of the American government, induced that puissant people to emerge from two centuries of practical isolation.

It is impossible to exaggerate the effect upon the popular mind of these tremendous events. Not only was patriotic fervor awakened by the European triumphs of democracy, but a real consciousness of the essential unity of the human race began to grip the public mind. To people of spiritual discernment, and to Christian leaders generally, this popular awakening came as a compelling call. Now seemed the one complete opportunity, for which the churches had been waiting, to press the gospel of Christ unto the ends of the earth.

Dr. Abel Stevens, the masterly church historian, then at the zenith of his strength, sent out this clarion call: "Everywhere does the Macedonian vision stand out on the boundaries of the nations, and beckon us. Not even in the age chosen by God for the introduction of the Christian religion, because of the general sway and peace of the Roman empire, was the whole world more amply thrown open for the march of the church. There is now passing over her a day of opportunity such as the history of our fallen race has never before seen. Apostles themselves, it may be soberly said, saw no such day. What is the providential meaning of these facts? What but that the church is summoned to labors and liberality and victories such as her history has not before recorded?"

To but one other generation has there come such massing of the human appeal, and that was sixty years after. The decade from 1840 to 1850 and the decade from 1900 to 1910 are marvelously alike. Both were characterized by sweeping insurgency in world-politics and by swift and unexpected developments among the Oriental nations, and both were followed by the same overwhelming appeal to the enlarged vision and quickened loyalty of the churches. It is not difficult to understand how these twin decades have been set apart for the bringing in of Christ's kingdom in the earth.[1]

As if to answer the divine call for the poured-out gifts of the people, the very period of which we are writing, sixty years ago, became a period of unprecedented material prosperity. Gold was discovered in California in 1848, and, during the next seven years, $400,000,000 was taken from the mines and poured, a yellow stream, into the brimming channels of trade. Every hamlet felt the quickening flow, and, for a time, it appeared that every one was on the way to wealth. The newspapers of the period spoke of their day as the "golden age." Then it was that Christian leaders realized to the full the calamity of that earlier generation which had set an unworthy standard of stewardship among the people. The opportunity of the centuries had come to them, but the people had not been taught the ethics of stewardship, and the churches were not ready! And then came the remarkable enlargement for which that generation had been prepared.

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[1] NOTE: It is August, 1914. Again Europe is plunged in bitter war, more tragic and apparently more useless than the war of the Crimea. Then it was Europe against Russia, now it is Europe against Germany. Six months ago, when the above paragraph was written, who would have been bold enough to prophesy that the swelling panorama of Sixty Years Ago would continue to unfold before our wondering eyes? But the panorama will continue to unfold, and our faith is big for days to come!

—H. R. C.

CHAPTER VI

THE RENAISSANCE OF STEWARDSHIP

When, at the close of the significant decade from 1840 to 1850, an awakening Christian Spirit looked out upon an open world the call to service was immediately answered. Intuitively the leadership of the churches recognized the vital relation between money and the kingdom. Said Dr. Abel Stevens in that same clarion call already quoted: "We think we mistake not when we say that the next great idea to be brought out, and made prominent in the church, is its true standard of pecuniary liberality—the right relation of Christian men to their property. A change, amounting to a revolution, must come over Christendom in this respect before Christianity can fairly accomplish its mission in our world. And does not the providence of God present the solution of this question as precisely and inevitably the next great duty of the church? A series of providential dispensations have followed each other, in her modern history, until she has been brought to confront directly this problem; and here she stands—hesitating, shall we say? No—we trust not hesitating, but preparing to solve it, and to derive from it a new, and, as we believe, a transcendent dispensation of success."

In the closing sentence, just quoted, Dr. Stevens was referring to a unique movement, projected by the evangelical churches of Great Britain and America. Through the generous liberality of great-souled laymen, the tract societies on both sides of the Atlantic were able to offer liberal cash prizes for the best short treatises on the subject of systematic beneficence. It was expressly stated that the purpose in view was to stir up the thought of the churches to a wide study of the Christian principles of stewardship, or, as Dr. Stevens phrased it, "the right relation of Christian men to their property."

It was the strong conviction of thoughtful ministers and laymen that the custom of taking "collections" was pitifully inadequate, even for the present enterprises of the church; while, as for furnishing a regular revenue for the vast program of the Christian conquest of the world, it was a hopeless handicap. By directing the thought of the people to the ethical basis of giving and the underlying meaning of ownership, the originators of the prize essays were confident that very many would be lifted out of narrow notions into the large life of Christian stewardship.

And so the event proved. Deep interest was aroused and the adjudicators received many manuscripts in competition for the prizes that were offered. All the great Protestant denominations were included in the movement. In the

Methodist Episcopal Church the first prize of $300 was awarded to Dr. Abel Stevens himself, the author of a brilliant essay entitled "The Great Reform." The second prize of $200 went to Lorenzo White, who contributed a strong Scripture study entitled "The Great Question." The third prize of $100 was won by Benjamin St. James Fry for an incisive essay on "Property Consecrated." The distinction which each of these names carries in later Methodist history is a criterion of the worth of the three studies. The winning essays were published by the Methodist Tract Society and were widely read. Another essay by James Ashworth, entitled "Christian Stewardship," though not among the prize-winners, was considered by the adjudicators worthy of special mention. This also was printed. But the publication of these essays, each of which was, in fact, a closely studied treatise, was not the principal result of the competition. Ministers and laymen in all parts of the church were directed to the broad theme of the stewardship of material possessions, as a mark of Christian character, and sermons and discussions on this fruitful theme were the order of the day.

Although the Methodist Episcopal Church was particularly awake to this stewardship revival (and it was needful that she should make reparation for that first calamitous generation), it should not be inferred that other churches were backward. The surest token of God's outpoured blessing was that Christian leaders, in many churches, and on both sides the Atlantic, projected similar prize competitions. As a matter of fact, the movement in the north of Ireland preceded the movement in America, and greatly influenced it. It was distinctly a spiritual awakening, and moved swiftly among the churches. The tremendous events of those days, some of which have been briefly outlined, came upon many spiritual minds as the call of God to his people. Scriptural and ethical standards of stewardship were felt to be the one compelling need of Protestantism.

The plan of prize competitions, already described, proved an effective method elsewhere. The "Ulster Prizes," offered by a group of Evangelicals in the north of Ireland, brought out a notable response. A prize of fifty pounds was the *honorarium* offered for the most "able and persuasive statement of the scriptural argument in favor of giving in proportion to means and income." A second prize of twenty pounds was also offered. More than fifty manuscripts were sent to the adjudicators, who, after careful investigation and consultation, finally agreed to merge the two prizes into five, equally distributed. The five essays were published in one large volume under the suggestive title, "Gold and the Gospel." Three editions of ten thousand each were quickly sold, and this volume proved of great permanent value to the churches.

The success of the Ulster prizes stirred up the Presbyterians of Scotland, among whom generous men provided the "Glasgow Prizes." Two premiums, of one hundred and fifty pounds and seventy-five pounds respectively, were offered "for the best papers on the duty and privilege of Christians in regard to the support of the ordinances of the gospel." Members of all evangelical churches in Great Britain were invited to send in their best contributions. Again the hearts of Christian people were stirred, and their minds enlightened, by the sermons, addresses, articles, and tracts that fairly inundated the churches. Many things spoken and written were no doubt superficial; this was to be expected. But the wide discussion of Christian stewardship, and the underlying conviction that the very possession of property or money implied an unequivocal duty of stewardship, was a marked advance in practical Christian ethics.

The Glasgow Prizes are noteworthy for the men to whom the awards were given. Dr. J. A. Wylie, of Edinburgh, received the first prize, and the second was awarded to Joseph Parker, then a young preacher at Banbury. His prize essay on "Stewardship" introduced him to a wider English audience, and, presently, to his throne in the London City Temple.

Meantime the Presbyterian, Congregational, and Baptist Churches on this side the Atlantic felt the influence of the unique stewardship revival. Representing a very wide constituency in these churches, the American Tract Society adopted the plan of prize competition, now thoroughly tried and very popular. The Society announced a premium of $250, to be awarded "for the best approved treatise on the importance of Systematic Beneficence, and of statedly appropriating certain portions of income for benevolent objects." The Committee of Award received and examined one hundred and seventy-two manuscripts. Among these were several large treatises, while a number of the contributions were of exceptional value. The committee found it impossible to select the "best," and, the premium having been increased to $400, four essays were selected for an equal award of $100 each. These essays were published by the American Tract Society, and added their full quota to the remarkable literature on Christian stewardship, which was produced from 1850 to 1855, and widely read throughout Great Britain and America.

It is our purpose, in later chapters of this writing, to discuss at length the principles of Christian stewardship; therefore we shall not dwell further on this interesting period, nor attempt any full exposition of the subject matter produced by these various prize competitions. Three points were clearly named in nearly every essay published at this time, and brought out with varying degrees of emphasis: (1) The absolute ownership of Almighty God, and man's stewardship as a necessary result; (2) The setting apart for benevolent uses a definite proportion of income; (3) The scriptural authority for designating one tenth as the proportion to be thus set apart. All the essays were free from narrow or sectarian bias, their authors, without exception, having a large and generous view of the world-purpose of the gospel.

The results which followed this remarkable stewardship awakening are a significant part of nineteenth-century history. In the first place, as was to be expected, the material resources of the churches were tremendously increased. A more generous basis of support was provided for Christian ministers. It became a period of enlargement in the whole field of education. New colleges and other institutions of learning were founded in many parts of the country. Men recognized the call for consecrated wealth, and sought opportunity to advance philanthropic enterprises. The increased gifts to missions were particularly noticeable. For instance, it had required forty-four years of the most patient and persistent toil to bring the annual income of the American Board of Commissioners for Foreign Missions to the sum of $251,862, which it reached in the year 1850. During the next seven years the annual income of that Board leaped to $388,932, and, in the eight years following, to $534,763; that is, in the short period of fifteen years the income of the American Board was considerably more than doubled. But the significant part is this. Prior to the year 1850, and included in the returns of that year, there were six contributing constituencies united together in the work of the American Board. During the fifteen years under review, four of these constituencies withdrew their support and formed separate missionary societies, leaving only the Congregational Churches and the Palestine Missionary Society as contributing supporters of the American Board. Though there are no extant records from which to compute the ratio of individual giving, yet it is evident that the per capita giving among the Congregational Churches was remarkably increased.

The American Baptist Foreign Mission Society shows a considerable advance, though it was not so pronounced as in the other churches. In 1850 the receipts of this Society were $104,837, which, in 1857 had increased to $111,288, and in 1865, to $152,685. The Board of Foreign Missions of the Presbyterian Church has a remarkable record, increasing from $126,075 in 1850 to $207,489 in 1857, and to $271,701 in 1865. That is, as in the case of the American Board and the Congregational Churches, the Presbyterian Churches had also considerably more than doubled their offerings in the short space of fifteen years.

Even more significant than these remarkable advances is the record of the Methodist Episcopal Church. It had taken thirty-one years of patient pulling against the stream to bring the income of the Missionary Society of the Methodist Episcopal Church to the sum of $104,579, which it reached in the year 1850, that is, an average of fifteen cents per member. During the next seven years the income of that society had risen to $268,890, an average of thirty-two cents per member, and, in the eight years following, to $631,740, an average of sixty-eight cents per member, that is, a net increase in fifteen years of $527,161, or an average increase of fifty-three cents per member for this period.

When it is remembered that the period under review from 1850 to 1865, included the years of fierce public debate on the question of slavery, as well as the appalling years of the Civil War, when business was disorganized and millions of money flowed into vast public and private charities, the percentage of increase, represented by the above figures, is a revelation of the high ideals of stewardship which had begun to reach the American churches. A vital influence touched every spiritual movement on both sides of the Atlantic; it marked an epoch in the progress of the kingdom of God. It is impossible to measure, or even estimate, the profound spiritual forces which had their rise in those prolific years, and still flow forth to bless humanity.

Out of that stewardship revival came those great-visioned laymen of the last generation, whose magnificent response to every call of the church and of humanity has been the glory of our age. It is these princes of Israel who have built churches, laid educational foundations, enlarged the scope of missions at home and abroad, and set the standards of generous giving for the younger generation that has now followed them. A few of them still linger, in feebleness and age, but the greater number are passed into the heavens.

But material advance was the least result of the renaissance of stewardship. In the prophecy of Malachi these familiar words are written: "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." This promise is a plain word to plain men. The "tithes" are material possessions; they can be weighed and counted and valued. It is exegetical malpractice to speak of our affections and desires and volitions as our "tithes" which are to be brought into the "storehouse." Such juggling with words creates biblical confusion; plain dealing with homely human facts leads directly into light, for when a man acknowledges God's sovereignty over his material possessions he will not withhold obedience in the realm of his desires and affections.

In a marvelous way God again proved himself the God of truth. This was the glorious culmination of the stewardship revival which we have been reviewing. The principles of stewardship, as we have seen, were faithfully proclaimed. Between the years 1850 and 1855, hundreds of churches in Great Britain and America felt the glow of the movement. Books and tracts multiplied. Sermons and addresses exalted God, the "Owner" of all things. It was no ephemeral enthusiasm. Men and women accepted sane and Christian standards of property, which both recognized and acknowledged the divine sovereignty. Thousands formed life purposes of stewardship, which they began immediately to fulfill by material gifts to the work of the kingdom of God. The movement continued to grow both in scope and intensity. There can be no accuracy of statistics, for none but the recording angel ever knew the number of those who, during the fifties of the nineteenth century brought their "tithes" into the storehouse. But the Father knew, and the Father's heart was rejoiced. He beheld an earnest of those larger days (nearer now!) when the City of God shall be builded, and the kings of the earth shall bring their glory and honor into it.

Early in 1857 the Spirit of God began to call the people to prayer. The set time had come to favor Zion—the "time" that can always be "set" when an obedient church makes it possible for God to pour out his blessing. How many a heart-sick minister has called his people to prayer; but the people have been robbing God, they "are cursed with a curse"—the curse of spiritual deadness. They have literally misappropriated trust funds, and the minister's voice has fallen upon dead ears. But when Jeremiah Lamphier, a lay missionary in New York city, called a meeting for prayer, on September 23, 1857, in the North Dutch Church, Fulton Street, it was like a match to oiled tow. The place soon became too strait for the crowds who came together. There was no exhortation, no preaching—prayer, only prayer. The movement leaped to Philadelphia, Boston, Washington, Cincinnati, Chicago, until, in hundreds of towns and cities throughout the land, tens of thousands were gathered in daily meetings, and the voice of prayer was as the sound of many waters. The Spirit of God fell upon unrighteous men, until they felt the most poignant conviction. Professional men, capitalists, and working men confessed their sins and entered with joy upon the Christian life. The power of prayer was marvelously illustrated. The spirit of revival grew tenser and deeper; it swelled as a pent-up tide at the flood, until it burst, wave upon wave, over the rejoicing land.

As though a channel had been cut for the swelling tides of God, the revival of 1858 followed the pathway of the stewardship campaign that had preceded it. The north of Ireland, and the Scottish and English Churches were visited with extraordinary awakenings, which spread to the Colonial possessions oversea. Not since the days of Wesley and Whitefield had England seen such manifestations of genuine religious interest; and, in America, all the churches shared together in the blessing that was poured out upon the land.

The revival of 1858 was God's tender and strong girding of the American churches. The dark days of the Civil War were just ahead. The tragedy of those years might easily have darkened into hopeless catastrophe. If ever a nation needed strong, courageous churches, and Christian men of faith and prayer and loyalty, that was our own loved nation in the years 1860 to 1865. How marvelously and how quietly God had prepared us for our bitter struggle! How the revival rains, that preceded the war, filled the trenches of the field with stored-up streams of blessing! And how, like a blithe and intelligent workman, the stewardship campaign from 1850 to 1855 digged the trenches across the field, and prepared the way of the Lord! For it is ever so that "tithes" come before the "blessing."

CHAPTER VII

STEWARDSHIP AFTER THE CIVIL WAR

For fully twenty years the American churches felt the impetus of the stewardship movement of 1850-1855. It was well that the underlying principles of stewardship had been urged so strongly; it was not well that the urgency ceased. And yet it was humanly inevitable. Four years of civil war left the nation fevered and sick. The passions of men, fed by blood and battle, had vitiated the finer spiritual fiber of an entire generation. The courage of prowess was everywhere praised, the courage of patience was little worth. Men became opportunists. In religion, statecraft, and business they demanded quick returns. They disliked perspective, and seemed unfitted to take the long look.

During the generation that followed the war there was swift material increase—indeed, an expansion that was almost fabulous. Church, politics, and trade were under pressure to drive the present issue, and this they did at daring cost. If there was scant consideration for the root principles of greatness, it was because men became obsessed with the idea of "bigness." Wideness of spread was more esteemed than fineness of grain or strength of texture. In such an atmosphere stewardship was stifled like an oak tree in a hothouse; for stewardship is a hardy growth; it requires stiff soil, a wide sky, and the years.

We do not gird at the achievements of a great era. If any would contend that the social and religious development from 1865 to 1900 was wholly normal, and the natural expression of its own generation, we cordially consent. We are even prepared to affirm that an era of immoderate expansion was necessary at that time. Nevertheless, the solemn menace of this present hour is that same huge but unbalanced social and economic fabric which was builded after the Civil War. It is the task of our own day to hold the social and economic structure, which we have inherited, strong and unshaken, lest the threatening menace of our generation be accomplished in a social and industrial collapse. Much of the hasty construction of the last generation must be torn down, some of it must be remodeled, while the whole of it must be underlaid with foundations that shall reach the living rock. In such a task failure to appreciate the problem of the last generation would prophesy failure to understand our own.

We have said that the men of the last generation became opportunists, but we have not written of the intense human compulsion which made such a result almost inevitable. In the first place, there was the church. The task which confronted her at the close of the war was appalling. Nor could the problem wait while wise men pondered; something must be done, and done quickly. Four millions of freedmen needed the training of the schools, but, for them, there were neither schools nor teachers. Both must be provided. A task no less exacting awaited her on the Western frontier; home-seekers were filling the fertile prairies, and this new empire must be preempted for the kingdom of God. Educational foundations were to be provided in the older States, commodious and modern church buildings to be erected in the centers of population, a constantly enlarging work in the foreign mission fields to be supported, the newly launched women's missionary enterprises and the work of temperance to be strengthened and encouraged—these were some of the responsibilities which began to press upon the leadership of the church, responsibilities which could not be voided.

The demand was for money. In all faith, when the people's money flows freely for the vital purposes of the Kingdom, it is the surest token that the heart of the people is drawn out toward righteousness. But money may be had at far too high a cost. When the administrator of trust funds confuses the title of property, and imagines he owns what he can only administer, the generous intent of any gift which he may bestow becomes an ethical indirection. The gift itself may perform an actual and permanent service, but the failure to recognize rightful ownership vitiates the soil, and honorable stewardship shrivels at the root.

Thus it came about that the American churches, during the last third of the nineteenth century, pressed a winning campaign for immediate financial advance, but neglected to teach the primary ethics of property. The really great stewardship literature, which was produced from 1850 to 1855, was permitted to lapse, and presently fell out of print. "The Great Reform," as the stewardship revival had been ably characterized, and which had begun with such genuine promise before the war, faded into a dim memory. Various financial expedients for raising supplies were practiced by the churches. During that earlier stewardship revival the folly and weakness of such expedients were clearly recognized and plainly pointed out, but, in the absence of stewardship teaching, they were again adopted.

Church finance now came to be a veritable fine art. "Money-raising" was an essential part of a minister's program; indeed, without some gift as a "financier" a minister had scant opportunity for success or preferment. In the larger sphere of general church extension there was demand and opportunity for the development of actual financial genius. Here it was that shrewdness and finesse took the place of frank statements and plain accounts. The very skill and success of the great "money-raisers" of the last generation obscured the basal meaning of stewardship. The tender song, the rousing address, the moving appeal, all this became part of the method by which men were persuaded to "give." But a thoughtful reckoning of one's stewardship, and a deep life-purpose of loyalty in the discharge of it—these were not easily adjusted to the overwhelming pressure for an immediate offering.

The plan of annual or other stated "collections," with special attractions for the day in music, program, or speech, became the accepted method of educating the churches. The stewardship teaching of the early fifties had pointed out how wholly futile such a method must be, and had earnestly warned the churches against it; nevertheless, as an expedient for producing immediate revenue, it became widely popular. That it brought about its own inevitable reaction is a matter of current history. Collections in the churches multiplied. "Missionary Day" or "Freedmen's Day" no longer stirred the jaded interest of the people. An annual budget to cover all congregational expenses and all benevolent offerings presently succeeded the plan of special collections. In many churches the responsibility of "raising the apportionments" became a burden if not a drudgery, and many a minister found himself unhappily engaged in a quest for money rather than for men. It has been a cruel awakening for more than one minister to discover that the man and his money were both alienated from him.

In the aggregate, great sums have been contributed by the American churches. Individuals here and there, and occasionally an entire congregation, have understood that property is a trust and money the token of it; but when one remembers the vast wealth of the American people and the unmeasured needs of the modern Christian advance, it is easily apparent that the principles and methods of stewardship are as yet but dimly recognized. Had church leaders at the close of the Civil War resumed their interrupted plan of education, so that a new generation, beginning with the children, could have received Christian training in the meaning of money and of stewardship, our own day would have been far advanced in a Christian program of finance. Expediency, as a substitute for ethics, is costly business.

It is not our purpose to write political history. Therefore a paragraph must record what volumes could scarce contain—the political opportunism which characterized the last generation. If the days of national reconstruction were marked by bitterness, if partisan politics held full mastery, if commercialism in national life controlled the Congress and the Legislatures, if, in a word, great principles of state were dwarfed to fit a passing expediency, it was because there was but small recognition of our place of stewardship among the nations. Vital idealism, which marked the beginnings of the republic, and which swelled to a passion of consecration in the days before the

Civil War, had been cheapened into the question of the stock-pit—"What margin of profit will there be, and how soon can we realize?"

But God was mindful of us and of his Kingdom. He placed other lands, as wards, in our hands, and said: "Fulfill ye this stewardship, and ye shall have yet other burdens." To-day the man or the party that expects the suffrage of the American people must know and understand this new vitalism which is permeating American politics. It is the New Stewardship.

CHAPTER VIII

STEWARDSHIP AND SOCIALISM

When the Civil War and the troubled years that followed it crowded the stewardship revival of the last century out of the thought of the people, the least harm that came from it was the failure of the churches to provide adequate revenue for their work. The bitter tragedy was this: the social body was robbed of Christian teaching at the very hour of its vast industrial and financial reconstruction. The revival of stewardship did not come merely that church organization itself might be strengthened. The church is, or certainly should be, the bearer of the divine word to society. How perfectly the gospel of stewardship, if it could have been preached in its largeness, would have saved men from the social confusion that has attended the agitation of the last forty years concerning property, income, and wealth! A new social order was inevitable, for it was time that feudalism should finally and forever pass away. Pagan ownership had proved its insufficiency as a human creed; the day of stewardship had dawned. It was fitting that the church should send forth the forces of reconstruction, and the revival came at the appointed time. Alas that it should have been so short-lived!

It will be remembered that the European revolutions of 1848 were social rather than political, and that, during this period, Socialism, both as a philosophy and as a program of economics, received its first profound impulse. The rise of Socialism and the revival of stewardship bear a marked relation. To men of spiritual insight this will be instantly apparent. The history of Christianity abounds in illustrations of what can be none other than the divine watchcare over the kingdom of righteousness. As it were, there is prepared a spiritual leadership for every social movement among the people, even as it is written by Amos of Tekoa: "Surely the Lord God will do nothing, but he revealeth his secret unto his servants the prophets." The prophets may fail to instruct the people, or the people themselves may turn from their appointed leaders and follow after fables; nevertheless, in every moral crisis of our race there have been the vision and the voice of prophecy.

No thoughtful man can feel the throb of modern Socialism without an inward conviction that, somehow, the churches failed at an opportune moment to gear themselves to a changing social order. Stewardship was the wheaten loaf, which, sixty years ago, the Master placed in the hands of his church, saying, "Give ye them to eat." Socialism is the cake half-baked which the restless, hungry people have received in its place. We err when we regard Socialism as merely a scheme of economic reorganization. The program of Socialism, as commonly defined, is the appropriation by society of the means of production; but no single or inclusive definition can cover the full program of Socialism, as outlined by its larger exponents, any more than one lone affirmation can cover the wide realm of religion. Indeed, for thousands, Socialism has become a religion.

In its higher ranges of development, Socialism is a passion of thought, is a philosophy of life, is an aspiration of soul. And here is the bitterness of it, for Socialism dwells in a Utopia of half-truths. It preaches noble ideals of equality, fraternity, and justice, but in actual social experiment it has again and again fallen helpless before the grim fact that men themselves are selfish and suspicious and covetous, with no power of self-regeneration. Bellamy, in his literary Utopia, Looking Backward, has the wit to recognize this, and introduces into his story of the new social order that old-fashioned cure of human ills, a revival of religion. He brings men under the power of religious emotion until they become "incapable of standing out against the contagion of the enthusiasm of humanity, the passion of pity, and the compulsion of humane tenderness which the Great Revival had aroused." Such a revival, in a literary Utopia, is easily accomplished, but modern Socialists do not promise a "change of heart" in their program of actual reorganization. Neither does Socialism offer any cure for that fatal defect of nearly every communistic experiment, the inefficient man.

To thoughtful, if not profound, students of the somewhat confused social propaganda of our generation, it is passing strange that, among social economists, no voice of authority is lifted to declare again the basal fact of God's ownership. Theories of collectivism abound, the doctrine of brotherhood is widely proclaimed, but what voice demands recognition of God over all, and what communal theory provides a program of economic administration which shall acknowledge the divine sovereignty? No one who is acquainted with the best socialistic leadership would affirm that Socialism is itself atheistic, but one is compelled to recognize that the vital truth of God's sovereignty and the majesty of a man's free volition have small place in the socialistic theory. Concerning atheistic or agnostic Socialism, as such, we have nothing to remark. But there is a name, much spoken, and in fair repute; it is Christian Socialism. If this shall not presently rise to its own commanding stature, and speak forth its own commanding message—its own message, not a borrowed one—clear-thinking men will cease looking in that direction for a saving evangel in our generation. Perhaps it shall be, as one discerning leader has written, that "Socialism will be the political and economic program of a community that has learnt stewardship." Even so, and hail the day!

Stewardship acknowledges God as the sovereign owner of property and income, and affirms that possession, under him, is the pledge of faithful administration. Stewardship claims no rights of ownership, but it cannot honorably alienate the duty of trusteeship by transferring its administration to the collective body of society; the man himself, and no other, is responsible to God.

Stewardship does not "give alms," nor does it patronize the poor; but it speaks thus, with the frank fellowship of a man: "We then that are strong ought to bear the infirmities of the weak." There is nothing maudlin about this. The human fact is that some men are strong and some are weak, and no social theory has yet been devised that can change the human fact. Stewardship is bound to bear patiently with the inefficient man, but cannot, in honor, reward him. The prodigal, returning home from waste and wantonness, found forgiveness and a fatted calf, but it is not written that he was placed in charge of the farm. Stewardship has gentleness in its heart but there is iron in its blood. It sees things as they are, and would patiently fashion them into what they should be, and, thank God, shall yet become.

Socialism has brought to our generation a message of notable worth. It is therefore discerning leadership that seeks to lift the socialistic movement out of a mere protest against decadent feudalism, and give to it a large and satisfying conception of human brotherhood. The church did not deliver her social message of stewardship when the time had come to speak; she may not, therefore, be captious; neither should she be nervous, if other men with a partial message have caught the ear of the people. It is certainly true that the widespread teaching of Socialism recalls to us the neglected message of the Church of Christ. In many a socialistic gathering, though it be avowedly irreligious, that message comes back to us, as Emerson said of genius, "with a certain alienated majesty." For this service, if there were none other, Socialism deserves the sincere recognition of all right-thinking men. Nevertheless, it is not the winning message for our day, nor for any day. It is not great enough for a man, for it leaves out of its program the immediate sovereignty of God.

Isaac and Ishmael were blood brothers, even if but half brothers; "but he who was of the bond-woman was born after the flesh, but he of the free woman was by promise." It is folly to decry Socialism, the blood brother, though the half brother, of Stewardship; but it is unmeasured folly to dream that Socialism can ever inherit the promise of a redeemed social order. Stewardship is the commanding social message that shall reach and shape the coming generation. That message, recognized and acknowledged, shall itself name a social program that will be inevitably Christian.

CHAPTER IX

STEWARDSHIP AND CONSERVATION

An amazing product of our day is the widespread preaching of the gospel. The old familiar message is heard in most unfamiliar places, spoken, sometimes, by most un-Christian voices. The churches are not always keen to recognize this, nor to proclaim the unity of the gospel message, by whomsoever preached. It was the sheer greatness of Paul the apostle that, whether Christ was preached of envy and strife, or of love and good will, he could say sincerely, "I therein do rejoice, yea, and will rejoice." Moreover, the artificial separation between sacred things and secular affairs is surely passing away; the law of the Kingdom is at work both in commercial and political life. While the churches have slowly—very slowly—sought to recover their alienated message of stewardship, the American government has launched an active stewardship campaign which is genuinely Christian. And herein appears the largeness of the stewardship revival into which the churches are just now beginning to reenter; for real revival must be as wide as all our wide human interests.

Within the past twenty years a new word has entered into the vocabulary of patriotic Americans. It is the word *"conservation."* Conservation is an extension of the Christian law of stewardship, which is the law of rational living. The royal doctrine of stewardship has been too often narrowed, as though it were a "financial plan," whereas it is a fundamental purpose, and underlies the whole meaning of life itself. It is related to material things only because material things are related to the higher life. Stewardship marks a man's attitude toward property and income, and therefore expresses his relation to the social order. This we shall see directly. But stewardship also covers the whole wide field of conservation, and therefore defines a man's attitude toward natural resources. This is simply another way of saying that the policy of conservation is the practical recognition that a man is to administer and not exploit the generous supplies of nature. The mere statement of it is an almost sufficient discussion.

Some men have thought they "owned" the land, and, being "owners," they could do as they pleased with their "own." The first blunder was of ethics, and the second of ignorance. Gifford Pinchot says, "The heart of the conservation policy is development and use." This is spoken of the wide national domain, but it is even more true of the soil itself. Stewardship recognizes that a man cannot "own" the soil, he has no absolute lordship over it at all, but is in honor bound to preserve it in its full productive strength. If it be suggested that intelligent selfishness, no less than honorable stewardship, is bound also to preserve the soil, we have no desire to join words in unprofitable debate. This book is not a preachment. We are not writing of life motives nor of the religious instinct. We are dealing with natural forces in the material world. The protein and carbohydrates of the soil will respond to intelligent treatment in any case; but this we say, that stewardship is the only attitude of a man toward natural resources that can stand the strain of a continuous and therefore successful program of conservation.

It is suggestive of an awakened public conscience and a widening public intelligence that the federal government is deliberately undertaking a vast policy of stewardship, which shall administer the soil for the living and preserve it for generations yet unborn. An enormous financial loss, with demoralizing poverty among thousands of the people, has already been suffered because, until recently, there was no avowed policy of stewardship on the part of the government. The nation, for the most part, was under the persuasion that the principal business, if not the sole function, of government, was to preserve order and police the land, while the people themselves engaged in a free competitive struggle to get the most they could out of the country—"first come first served." The most costly result of such unthinking trusteeship on the part of the government has been improvident farming and the consequent impoverishment of the soil. Instances can be named, positively without limit. They can be noted in any township, east or west.

Perhaps the most flagrant mistake, and far the most costly, has been in the Southern States among the cotton plantations, where the curse of improvident slavery finally struck the very soil itself. It was not emancipation that impoverished the South, but its own stricken soil, which could no longer carry the white wealth of the world's finest cotton. Cotton was planted and cotton grew, but where the cotton came there came the boll-weevil also. Nor could the pest be dislodged by the most expert skill. The very fiber of the plant itself seemed to invite it, as an anæmic person invites disease. Not only did the quality of the cotton deteriorate, but the yield per acre steadily diminished, until, in many parts of the old South, planters feared that "King Cotton" had forever deserted them, and capital was turned into manufacturing interests.

Now, as a matter of fact, the Southern American States are, and will continue to be, the great cotton belt of this planet. But the soil of Alabama, just as the soil of the Dakotas, refuses to be "owned." It will yield its richness only to the hands of faithful stewardship. Within the past few years, and largely within recent months, most remarkable results have been tabulated in illustration of this absolute law of the soil. Under the direction of the Department of Agriculture of the federal government, wide-reaching experiments have been conducted in intensive cotton cultivation. By giving the soil both "food and air," and always bearing in mind "next year," fields that had become all but barren are now yielding profitable crops, the yield increasing from year to year with unfailing regularity. The fiber of the cotton is itself also finer and of greater length. Southern farmers who had become poverty poor, during the shiftless years in which they thought they "owned" the soil, have been given simple and systematic instruction by the Department, and now find themselves, as stewards of the soil, enjoying a competency. "King Cotton" will return to his throne in the South with vastly increased revenues.

Stewardship, as a national policy for the preserving and enriching of the soil, is now recognized in every State. Agricultural schools, agricultural experiment stations, widely diffused literature, and a general public interest, are uniting to make agriculture (what it must ever be if farmers are to enjoy a worthy prosperity) *a stewardship and not an ownership of the land.* The farmer, more than any other man, is, or certainly ought to be, a steward. The habit of stewardship, in every department of his life, is his one unbending condition of success.

Of less essential value than the stewardship of the soil, and yet of immense interest within recent years, is the current movement toward conserving the natural resources of the nation; that is, its great coal lands, its mines, its natural oil reservoirs, its forests, waterways, and power sites. This is a "Stewardship Movement" on a colossal scale that will mark our generation for the centuries. It is no other than our national confession of faith in the God of the nations. Our extraordinary natural gifts of climate, fuel, waterways, and mineral wealth, are not to be sacrificed for passing gain. Our children's children have rights as well as we. The restless opportunism of the last generation is passing, and, instead of it, stewardship, or, to use its current synonym, conservation, takes the long look. But stewardship will not exploit the present and forget the days to come, any more than it can sacrifice an immediate good in favor of some Utopian future. It provides a competency for to-day and promises a sure support for to-morrow, for stewardship is the divine plan in life and nature.

It is of value, and is indeed a fine comment on the whole broad movement of stewardship as a national revival, to note the slow growth for years of the idea of conservation, and its swift development within the last decade. Thirty years ago Major John W. Powell was director of the Geological Survey, and made many explorations among the arid lands of the West. He pointed out how vast areas might be reclaimed, and his book is even now a classic on that subject. But the people's interest in their own neglected domain was very small, and Major Powell's enthusiasm found few sympathizers. It was not until Theodore Roosevelt was governor of New York that a public executive officer began seriously to develop a public policy of administration with stewardship as a basis. Having under consideration certain bills with reference to water power in the Adirondacks, which affected immediately the conservation of the Adirondack forests, he called to his aid an expert forester, Mr. Gifford Pinchot, with whom he consulted freely.

At Mr. Pinchot's suggestion, Mr. Frederick Haynes Newell, of the Federal Reclamation Service, was sent for, and, as a result of the consultation, the federal government began a systematic measurement of the streams in the State of New York. It was recognized by the New York Legislature that all future control and use of water power within the State must be based on the facts ascertained and published by the federal government. This was in January, 1900. Almost the first act of Mr. Roosevelt when he succeeded Mr. McKinley in the Presidency was to invite Mr. Pinchot and Mr. Newell to the White House to discuss with him at length a policy of national conservation of natural resources, in order that he might prepare memoranda for his first message to Congress.

The Fifty-seventh Congress took the matter in hand, and, after the usual legislative delay, a reclamation bill was passed and became law in June, 1902. The following year Mr. Pinchot and Mr. Newell, together with the land commissioner, were appointed as a Public Lands Commission which should report directly to the President. The commission has done thorough work and formulated some well-considered legislation, part of which has become law. Its finest work has been the wide interest which it has created and the general intelligence diffused. The much-discussed meeting of governors which Mr. Roosevelt called at the White House toward the close of his administration was a further step toward formulating a nation-wide policy of stewardship for all our natural resources.

It is no part of our purpose to discuss the problem of conservation, in itself considered, but only as it illustrates, in broad national outlines, the Christian law of stewardship. We have nothing, therefore, to remark concerning the relative value of federal or State control of the forests, the coal fields, and the mines. This is a question of method and is not related to our present subject. One thing is clear beyond the cavil of words: As there can be no "ownership" of the soil, so there can be no "ownership" of the forests, nor of the waterways, nor of any other open gift of nature. These must be administered for the common good, both for present and for future days. The fact that this conviction has become embedded in our national conscience within the last decade is a high tribute to the men of this generation.

Christian stewardship is a large word. It touches the perimeter of human life. If, as Gifford Pinchot says, development and use are the heart of the conservation policy, so these are the basis of all wealth and every social good. There is equal disaster in covetous greed and in prodigal waste. As stewardship is the only doctrine of property that can insure social justice, so stewardship is the only policy of possession that can at once use and develop our natural resources, and thus conserve our national domain.

CHAPTER X

STEWARDSHIP AND THE CHURCHES

To say that the churches always respond, and respond equally, to the religious and social needs of the race, is to say what is not true. But to believe that religious culture and social redemption can be accomplished apart from the churches is to acknowledge that one has not yet thought through to the end of his problem. The fact is, if the churches, defeated, should lay down their commission to-day, next week would see the people gathered together, seeking to formulate some other religious or social movement that would do the work in the world which the churches are set to accomplish. Therefore a program of stewardship that does not recognize the primacy of the churches, and does not make full provision for their wide service in the community and throughout the world, has cut the nerve of stewardship itself.

Our word is not to churchmen, excepting as the average man honors and upholds the churches. And here the average man has not been wholly fair. The mortal foe of the churches is anæmia; their constant need is red blood. The average man has poured out both himself and his money in the activities of daily life, even to the point of exhaustion; the churches have been served with a poor and meager remnant. That they have been able to maintain even the form of organized life is a miracle of vitality.

During recent years, and more especially during the last decade, the average man has been "finding" himself in a new definition—or, rather, an old definition revived. He is recognizing himself to be a *steward* of social and religious values. Paul the apostle said it in a phrase that will not die: "stewards of the mysteries of God." Such man is and must be. That he is beginning to recognize it with genuine interest is a commanding hope for the churches. With almost the accuracy of a returning comet, the stewardship revival of sixty years ago is repeating itself to-day, preceded by the same massing of the human appeal. Again we have seen, for a full decade and more, political insurgency in every civilized state; again social amelioration has commanded the thought both of politics and trade; and again the swift movements of the warring nations have been equivalent to a new creation. The analogy of to-day and sixty years ago is more than interesting; it suggests a divine prescience of human history, and denotes the majesty of God in the midst of the nations. Once again the thoughts of men are in the melting pot, and once again stewardship is the mold ready for their recasting. The revival has come at the appointed time; may the churches be strong to receive the word and interpret the message.

The stewardship revival has already wrought into the heart of the changing social order. That the churches should now come into their own is instinctive justice—their own, yet not for their own. When the churches have "their own," then the world receives their full, rich ministry of helpfulness. And what riches of service stretch out on every side, the ripe product of these amazing days! Narrowness of resources has long been a weakness of the churches; henceforward it shall be no other than a crime. One would hesitate thus to magnify the enormity were other agencies competent to perform the service which the churches alone can accomplish; but the churches only can lead the advance against spiritual error, and they only can minister in the thousand avenues of sorrow and sin.

There is one word which ought to be spoken, and, if possible, emphasized with all strength. The financial and spiritual atrophy which characterizes many of the churches is not caused by so-called unfavorable circumstances, such as location, removals, debt, etc.; it is wrapped up with an unchristian attitude toward life itself and toward the entire social body. There is economic injustice in the existing social order; one dare not close his eyes and say that things are well. But, whatever social and economic solutions shall be finally determined, it is certain that the churches themselves have an unfailing and present remedy. If the individual is a steward of social and religious values, the churches are absolute power centers, set for the radiating of vital force throughout whole communities. Stewardship, as an attitude toward life-values, determines whether any church shall save, and therefore be saved by, the community, or whether both church and community shall wither at the roots. Moreover, stewardship, because of the human brotherhood which it invariably fosters, is the only salvation of that menace to organized Christianity, *the class church.*

The gospel of stewardship covers the whole broad doctrine of the higher life. There is the stewardship of opportunity, of experience, of knowledge, of talent, the stewardship of personality itself. But of these we do not write. They are enticing themes and call to the preacher instinct, for these are they that mark the Christian man. No shibboleth of words can answer if these marks of royal service be not found. Yet these are not our theme, for we are set to write of property, income, and wealth, and of that material stewardship that counts and handles money.

And, truly, the word that we now seek to write is needed—then most when men talk largest of the higher values, for without an honorable stewardship of property and income the whole broad meaning of stewardship is vitiated. There is no higher stewardship than this: to acknowledge God's sovereignty in the material world, and to maintain it by the devotion of material possession to exalted use. When men talk of "spiritual stewardship," and forget that it is grounded in wholesome dealing with material facts, they advertise the meager quality of their discrimination. Sophistry is the handmaiden of selfishness. Just here has been the defeat of the churches. Their motives have been pure, their program noble, but they have been literally robbed of the material means to carry forward their redemptive work in the world. Go to! How shall the churches say to the massed multitudes, in this and other lands, "Depart in peace, be ye warmed and filled," notwithstanding they give them not, and cannot give them for very poverty, those things which are needful!

To write of the various movements, organizations, and other agencies now at work whose purpose is to promote an intelligent survey of the whole broad program of the churches, and to write of the various methods, both wise and unwise, whose avowed purpose is to provide the immense revenue required for its accomplishment, this will be the serious task of some later historian. The most significant contribution to the stewardship revival, now established, is the courageous faith which has demanded an exhibit of the whole task now before the churches. The very immensity of that task has compelled men to recognize the folly and weakness of all money-raising expedients whatsoever. Financial "plans," whether new or old, are alike futile, unless God's ownership is both recognized and acknowledged. Only as the underlying principles of stewardship are understood and accepted can the churches hope to overtake their stupendous task in the world.

What those principles are, and how they are bound up with the worship of God and the whole broad program of Christianity, it is now our business to consider.

PART III

THE MEANING OF VALUE

If I could understand
What you are, root and all, and all in all,
I should know what God and man is.
—*Tennyson.*

CHAPTER I

PROPERTY AND VALUE

Our study is to be of property and income, wages and wealth. As property and wealth seem fundamental, and, in the thought of the average man, are the basis of all material prosperity, let our study begin with some plain definitions. Our discussion need not concern itself directly with "big" property nor "little" property, nor with the perplexing social and industrial problems that grow out of poverty and wealth. These must be considered by themselves. We shall seek, rather, to know the meaning of property itself, and understand its hidden power. A gardener with a wheelbarrow of vegetables, and a merchant with a shipload of ore, they will be equally concerned, if not equally interested, in what we have to say.

What, then, is property? and what is wealth? It is quick work to say, after the manner of the older economists, that property includes such things as land, houses, machinery, securities; and that wealth consists of merchandise, cattle, crops, fruits, and other products. Among modern social economists property and wealth no longer mean the possession of *things,* but, rather, *power.* They would insist that wealth is *"the power to tax labor,* by possessing the legal right to exclude labor from its field of operation, save at the price of rent, profit, or interest." But, whether one prefers the definition of the older economists, or is attracted by the keen analysis of the modern social economists, it is evident that the possession of *things* must continue to be the *basis* of wealth, even if, in strict logic, it may not be regarded as the wealth itself. Therefore it seems reasonable to say that when a man possesses land and houses, merchandise and crops, he is surely prosperous, and that when he possesses them in great abundance, he is rich; that is, he wields great *power*.

At first glance it would appear that this statement is necessarily true, and must be always true; but, scrutinized more closely, it will be seen that the statement is never absolutely true at all. Property is not some real thing of which I secure the legal title, and wealth does not consist of natural and useful products of which I hold rightful possession; neither do these things convey the power of wealth which most men covet. Indeed, property and wealth, and the power that these imply, do not consist in *things* at all, but always in something else—in some quality, or circumstance, or relation that may be wholly remote from the things themselves, and as immaterial as the rose-color of an evening cloud. The most unsubstantial wealth in the world is mere substance, and the power that depends on *things* is weak indeed. This is not preaching; it is cold finance.

"But," one queries, "land cannot evaporate, and rich soil must always mean riches to its fortunate owner?" It is a dream of the unknowing. A generation ago certain Chicago financiers purchased land in New Mexico. It was for the ranging of cattle. But conditions changed and they found the breeding of cattle in that section an unprofitable business. The land remains, thousands of acres of pure virgin soil capable of immense productiveness. But there is no water, and the skies are cloudless. The Pecos River is near, but the hope of profitable irrigation is so remote that no one will undertake it. If a denser population would warrant the cost of the excavation, or if capital would risk an uncertain venture in the hope of future returns, there might emerge a *property* where now stretch miles and miles of merely sun-baked soil, worthless even for taxes. That is, the land is inherently rich and of immense possible fertility, and yet it is not property at all. To make it property there must be added to the material soil that immaterial yet very real thing which men call "confidence."

In the same way buildings under certain conditions may be called property, while, under other conditions, they become mere aggregations of wood and iron and refuse stone. A deserted town, with gaping, silent houses, needs no added argument to prove that men, and not things, are the basis of property. The fears and hopes and changing purposes of people are the invisible foundations of cities. If these foundations are shaken, the untenanted buildings that remain are but the ghosts of vanished properties. There is no breath in them. So also, in our swift industrial evolution, certain costly and intricate machinery is to-day a property of almost indispensable worth, but to-morrow a fugitive thought passes through the brain of an inventive workman, suggesting some better or cheaper method of manufacture, and straightway millions of costly property is changed to worthless scrap. Surely, the unseen is more real even than the seen.

Tangible and real property can thus fade into unreality before one's very eyes. It must be, therefore, that all that class of property which we call securities, that is, stocks, bonds, shares, mortgages—those shadow-pictures which represent the "real" property behind them—that these are even less real than the originals which they represent. Their worth as property is wholly subject to those immaterial influences which make men hopeful or distrustful. An east wind in Boston or a foggy morning in Chicago may depress securities to the panic point because the men who hold them are depressed.

If such vicissitude marks the way of property which we call "real" or "fixed," what changeful fortunes must attend those perishable products on which men also base their material wealth! In the fall of 1910 thousands of barrels of prime apples lay rotting in the orchards all through the

Central West. As apples they were well-nigh perfect; as produce they were not worth hauling to town. The laconic "No market" told the whole story. A year or two later thousands of acres of wheat in North Dakota was left standing in the fields until winter snows enveloped it, and the bulk of it was lost. This was no farmer's neglect. The price of wheat was low; therefore the level of farm wages could not command the labor market; there were not sufficient men to harvest and thresh the crop—that was all. Merchants need not be reminded how fashions change, how a stock of merchandise grows stale, and how wealth that was full in the promise becomes shrunken in the hand. Or, as it sometimes happens, an unexpected turn, a foreign war, or a new invention will lift a given product to a range of unparalleled importance, and wealth grows full again.

What strange thing is this? Evidently, property and wealth do not inhere in land or houses or crops or merchandise, but in something else that has neither form nor substance, yet has immense power to influence these material things. Some invisible element touches property and it stands upon its feet, it moves and throbs with life; but when that element is withdrawn, property falls back again, a dead and inert thing. That invisible element is value. It cannot be fully defined nor wholly analyzed; it can only be observed in its effects, and the manner of its working remembered. Value in property is like life in a man, like music in a harp, like steam in a cylinder, like electricity in a coil of wire. Without it property is a lifeless thing which no man cares for, but with it the thing becomes an animate and vital power, capable of tremendous service.

The old game of nursery conundrums asks the question, "When is a door not a door?" and the answer comes laughing out of the years, "When it is ajar!" But it is no laughing nursery sprite, it is the grim genius of actual affairs which asks men every day the question, "When does property cease to be property?" Fortunate is the man who learns the answer early in the game! Not dead things, whatsoever they are, but the vital element that moves them—this is property. When that vital element departs property ceases. The essence of property is value.

It is a dull-eyed wonder to many good people that business, farming, trade, commerce, should engross men of fine spiritual fiber. How they can endure the drudgery of it is an amazement, but how such gross things as iron and land and wheat and wool can actually fascinate them is beyond all comprehension! They should be dreaming of music, not mules, and their souls should reach out after sermons, not stocks! But this is remarkable blundering. The man of fine fiber could not be centered nearer to the throbbing heart of things than when he is bending over his ledger, dreaming of coal and corn. The fascination of the musician's studio is not the rose-wood frame of his piano, nor its ivory keys, nor its tense wires; it is the immaterial music which is lured forth by his touch. The fascination of the merchant's warehouse is not the dead hulk of merchandise that piles the floor but the *value* of it. The salesman can quote a price and sign a voucher, the drayman can measure and move a bale after it is sold, but it requires the fine poise of mental and spiritual mastery to discern the value that lies hidden in the bale, and be able to lure it forth. The man who can do this thing is a discerner of the thoughts and motives of men and can touch the secret springs of action. He is not dealing with things at all but with forces. He is therefore the spiritual brother of the musician, the poet, and the preacher.

Can such a man be exhorted to "be less absorbed in his business"? Shall the poet be less absorbed in his song, or the scientist in his investigations? That a man of fine spiritual tone can be wholly devoted to cotton and sugar and leather, to lands and railways and city blocks, ought to be a revelation to himself and to all men that there is hidden within and proceeding from these gross material things an immaterial influence or force which appeals to his higher nature, as color and form appeal to the soul of an artist. And this is the very truth. The intangible and elusive element which so fascinates him is value, the soul of property. It holds him because it ought to hold him; because it is linked up with the elemental forces of the universe. To make of property a sordid thing is to miss the fineness of it altogether. A property owner is moving, and must move, among the potent spiritual agencies of the world. It is value, and not things, that absorbs him, and this remains true even though his motive should sink to sordid depths, and he himself be classed among the agencies of spiritual evil. Herein he may know that he himself is spiritual, and that he does not actually deal in the gross and material things which he handles.

Now, in considering this subtle element of value, we have to do with an immaterial human force more sensitive than the wings of a humming bird. If the inward story of the great business world could be faithfully reported, men would be astounded to discover that transactions involving millions have turned on some immaterial mental impression, some apparently illogical whim which could hardly be defined, much less defended. This mysterious element eludes investigation, and yet nothing in all the material world is quite so real. Men clearly recognize but cannot comprehend it. It is always present in the background of our thought when we judge of material things. Whether we are speaking of pumpkins or pianos, of handspikes or houses, it answers the question, "What is it worth?" It is as though an electrician would register the strength of an electric current. He cannot see and he does not comprehend what it is that he is measuring, and yet the dial-plate before him clearly shows the "pull" of a subtle and hidden power. In some such manner we measure that elusive human force called value. We cannot comprehend it, yet we plainly recognize its "pull." The figures on the dial-plate are usually written in terms of money, but the subtle force or element whose strength is thus registered always penetrates back behind the dial-plate, and makes itself known in terms of rightness, or fitness.

For instance, the material thing whose value we may desire to register is a house. As a house is primarily intended to be a shelter and habitation for a family, it would seem that the only thing needful is to inquire concerning the size, construction, and condition of the building, and this would determine its value. But it is not so. The house has no absolute and independent value in itself at all, but only as it is related to a hundred material, social, and spiritual facts in the life of men. Where is the house situated, in the country or in the city? If in the country, what kind of a community surrounds it? Is it near malarial land? Is there a school convenient? Is there a church within driving distance? Are the people in the valley Americans or Bohemians? If in the city, where is the house located? Is it near the college? Is it close to the mills? What of the neighborhood? Are the people jolly? Are they cultured? Are they religious? Is the house conveniently arranged for balls? Is there a secluded room for study and quiet? Has it a wine cellar? Is there a conservatory? What about a play-room for the children? Was there ever a death in the house? Did anyone ever say it was haunted? Could the roof-terrace be fitted up as an observatory? Would the neighbors object to a dancing pavilion on the lawn? How would they enjoy a Tuesday prayer meeting in the drawing room? How many bathrooms are there?

Now, what is the value of the house? Evidently, there can be no answer to the question until Mr. Roe and Mr. Doe make known what sort of a house they desire. When they have made known their judgment and the result has been registered, it is noted that in the opinion of Mr. Roe the value of the house is so much, while in the opinion of Mr. Doe the value is so much more. Is there then a double value in the house? No, the value does not exist in the house at all, but in a certain quality or sense of fitness which proceeds from the house and influences the mind, very much as light proceeds from a lamp and influences the eye. This influence or force touches the mind of Mr. Roe and causes him to say, "The house is worth so much"; it touches the mind of Mr. Doe and he says, "So much." That is, the dial-plate of value registers a different amount, not because of any difference in the house, but because the two men are different. If it be said that the house has a general or "market" value of a certain amount, it is merely saying that this same influence or force which touched the minds of Mr. Roe and Mr. Doe has also touched the minds of a hundred other men, and a hundred different figures on the dial-plate have been averaged together. This much is not difficult to understand. But, when we seek to penetrate back behind the dial-plate in order that we may analyze this hidden influence or force, we find that we are dealing with the springs of life and character. A man seeks to measure the value of a house, but the house has registered the compass and caliber of the man.

In all that we are saying the sum is this: Value, which is the essence of property, is a quality of fitness or rightness which proceeds like a hidden force from some object or from some action into the mind of a man, and causes him to say, "This will be a benefit, it will be an advantage." The origin of this hidden force is apparent when we read the Christian Scriptures, for it is written by James the apostle, "Every desirable benefit and every perfect advantage is from above, and cometh down from the Father of lights."[1] That is to say, true and perfect value is perfect utility, perfect fitness, perfect advantage; it appeals to a perfect perception of "fitness" or "rightness." Value, therefore, when finally considered, is found to be a spiritual force and comes from God. It is for this reason that property and wealth, when honorably acquired, must be classed among the spiritual gifts which good men covet.

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[1] Epistle of James, 1. 17. Literal Greek.

Human experience has demonstrated this a thousand times. Real value is always right value. Dishonest men or stupid men can inflate or depress *prices,* but they cannot inflate or depress *values.* Value always advertises its own truth. Mr. Roe may make a misjudgment and disturb its balance, but Mr. Doe will come presently and restore the equilibrium. This is why prices that are inflated on the one hand, or depressed on the other, are a source of unrest among the people. There is some artificial hindrance which interferes with the true register of value. It must be removed so that prices may flow forward or backward until they represent actual value; for value is always *right.* True value, and therefore honest property, benefits the man who creates it, the man who sells it, the man who buys it, and the man who uses it; it is therefore in very truth a "desirable benefit" and a "perfect advantage." It must be so, for value is the soul of property. It cometh down from the Father of lights.

CHAPTER II

MONEY AND VALUE

It was during the Christmas holidays that I was writing these chapters. My brain was "logy" with the weight of many volumes of scientific economics, and I was puzzled how the abstruse reasoning of the economists might be made into "cheerful reading" for the average man. A bright young girl relieved my distress. I asked her drearily, "What is money?" and her quick answer was quite in the spirit of the holiday season. "Why," she said, open-eyed, "it's to buy things with!" The scientific economist would have said, "Money is a medium of exchange," or, as one brilliant writer phrases it, "Money is the conceptual machinery of exchange." But this lecture-room language would have been not a whit more accurate—money is "to buy things with!" The economist would probably have added, "Money must also be a legal tender," meaning that the government must see to it that money is just as good six months or six years from now as it is to-day, so that it can be used to pay debts with; otherwise the stores would not be able to have "accounts" with their customers, and general business would be very hazardous; there could be no "credit" at all.

As our conversation continued, it became evident that two other uses or definitions of money were very clear in the mind of this American girl. She was wholly delighted when, after half an hour, she discovered that she "knew a lot" about economics. For instance, early in the year she had deposited some money in the savings bank so that she would have it ready for Christmas. She had just drawn it out and was gleefully telling how "This year's Christmas money comes as easy as finding it."

"But you denied yourself and saved it," I remarked.

"Yes, but that was months and months ago, so long that I have forgotten that part of it."

"But," I continued, "wait a minute; you *did* deny yourself and saved the money, even if it was months ago. How much did you save?"

"Two dollars," very promptly.

"That is, you denied yourself ten months ago and the self-denial went into the two dollars; is that right?"

"Yes, sure!"

"Then where has it been all these months?"

"Cold storage!" with a ripple of fun. It seemed so altogether jolly that she was not averse to learning Richard T. Ely's definition on the spot: "Money must serve as a store or receptacle of value." The definition lost all its schoolbook dreariness when she recognized that this was what made Treasure Island so exciting; the buried gold was keeping an immense value "in storage" and Long John Silver was determined to get it out!

We were moving on so capitally that I began to have real hope that the "average man" would not find the study so dismally dull as I at first had feared. I determined on a final venture.

"What is the value of your new coat?"

"Seventeen dollars," the bright girl answered.

"And your school hat?"

"Two dollars and a half."

"What is your class badge worth?"

"Three dollars."

"And your fountain pen?"

"Two dollars."

"Now, why do you constantly say 'dollars'?" the examination continued. "Why not say your class badge is worth thirty quarts of milk, and your fountain pen is worth six dozen oranges and your hat is worth five pounds of candy?"

"Why, the idea! people couldn't carry all that stuff when they go shopping, it would be stupid—except a pound of the candy! The storekeepers wouldn't take it, anyway. But they *do* want money, and you can carry all the money you need right in your purse."

" 'Convenient,' is that the word?"

"Of course money must be convenient." I said she was a bright girl.

"But did you not have a list of Christmas presents you wanted to buy?" I asked. "You wrote that list in your own room before you drew your money out of the bank. Why did you say these things would cost so much money when you had no money with you, and were not in the store at all, but just thinking about them in your own room?" I intended this for a poser.

"People *must* think of money when they think of things they would like," with a puzzled look.

"But why?"

"O, I don't know! If they didn't, they would never know how many things they could afford."

The kitten was arching its back for a romp, but I ventured one more: "Is it because money is the measure of value?" But the kitten had won out, and the bright girl was half way down the stairs. After all, it was hardly fair to make her sharpen my dull pencil, especially during vacation week. I excused myself on the specious ground that the bright girl needed a little private teaching in economics, but, as the problem simmered in my mind again, it became perfectly clear that it was I who had been taught. A young girl's naïve answer to my economic "poser" had shot to the core of the economic definition of money.

"People *must* think of money when they think of things they would like."

They simply *must,* and that is the whole of it! Whether this ultimatum comes as the quick answer of an American schoolgirl or the weighty conclusion of a learned economist, it matters not at all. The *fact* is the vital thing. One illustration is as good as a thousand. A farmer sees a horse at the county fair which pleases him; he needs a horse and would like to possess this one. Inevitably the question comes, "What is it worth?" The farmer may have made up his own mind on that point, yet he asks the question in order that he may get the opinion of the "owner"; in any case the value of the horse, whether mentally judged or openly expressed, is always in terms of money: "It is worth two hundred dollars." Even if the farmer has in mind a "trade" without the use of money at all, and says, "I will give these two cows for your horse," nevertheless money is present in his mind. He is calculating, on the basis of an even trade, that if the horse is worth two hundred dollars the cows are worth one hundred dollars each. Money is as truly a part of the transaction as if the farmer counted out government bills for the horse and received them back again for the cows. He was making mental use of money in order to measure the comparative value of the horse and the two cows, just as he would make physical use of a surveyor's chain in order to measure the comparative area of two fields. It is always so. We cannot think of absolute value in an object, any more than we can think of absolute space in the universe; we must mentally measure it, or at least try to do so. This is why writers on economics maintain as an axiom that "Money is the measure of value."

At first it seems like running round in a circle, for we immediately confront the question with which this chapter opens, "What *is* money?" But this need not give us a moment's pause, for, in its simplest sense, money is *anything* that will pass freely from hand to hand as a medium of exchange, or, in the words of the bright young girl, "to buy things with." The very poor in India use shells for their small transactions; in mining camps gold dust and nuggets are frequently employed; in early frontier days the pelts of otters, beavers, and other furry animals passed for money; and during the American Civil War leaf tobacco was good currency among the soldiers. Any useful or desirable article will answer for money in a community, at least temporarily, if the people will agree to accept it. Five pins "for admission" were perfectly good money in the days of our nursery concerts.

But for many reasons coins made of the precious metals, gold and silver, have been found to be best adapted for money, and all civilized nations now use these metals for their standard, with other metals, such as copper, for subsidiary use. In addition, governments and banks issue notes, or promises to pay, which most people are willing to receive in place of coins. In the popular sense—and we do not care to go further than this—these coins, legally minted, and these notes, properly issued, are "lawful money." It is this lawful money, dollars and cents, which is always the measure of value. Men must hold it in their minds for this purpose just as a cloth merchant holds a yardstick in his hand. "If they do not, they will never know how many things they can afford."

But the power to measure value goes far beyond the ability to purchase. Thus a poor man without money can accurately measure value to thousands and even millions of dollars. He can understand the worth of buildings and equipments, yachts and automobiles, coal mines and wheatfields, which he does not expect to possess. Alas, a man's power to measure value which he cannot "own" is the bitter tragedy of poverty!

The measurement of value is an unconscious habit. We have become so used to it that we are not aware of the process; but, if we are required suddenly to measure value with an unfamiliar system of money, we at once become conscious of what has been silently going on in the back part of our mind. Travelers have interesting and often costly experiences before they discover this. An American will make a purchase in London for "two pounds." But "two pounds" means nothing to him; he must work backward and think of "ten dollars," before he finds himself measuring, awkwardly enough, the "value" of his purchase. He makes another purchase in Paris for "forty francs," and is a little jarred to be spending so much money; then he remembers he is spending "only eight dollars" and is comforted. But it would have been well had he remained uncomforted. Americans traveling abroad are constantly making the mistake of measuring "foreign value" by means of "home money," a thing manifestly difficult if not impossible. If an American will live abroad long enough to get his "measurements" and his "values" adjusted to each other, he will find that forty francs mean full forty francs—if not a little more!

This, then, is the principal use of money—to measure value. Even without money we could still "barter." Gold and silver, though unminted into coins, and all the precious gems, could be universally used, as they are still used in the Orient, as a "storehouse" of value. But money has higher uses in a nation's life. Banks are something more than safety deposit vaults; they are authorized public stations where values of all kinds can be measured and registered. The Secretary of the United States Treasury needs other qualifications for his high office than blunt honesty and a good understanding of combination locks; he must be an expert in determining whether or not the authorized currency of the country is accurately "geared" to the value of crops and manufactures and commerce, for money must measure the value of them all. Without money there could be no widely accepted standard, no measuring instrument, which all the people could use in building up the colossal fabric of a nation's life. It would be like building a cathedral without plummet, line, or square.

CHAPTER III

BUSINESS AND VALUE

Our thought has now reached a point where it can be stated very briefly. We have noted that property does not consist of material and inert things, but is a fine and immaterial element, called value; that is to say, a merchant does not care for fifty barrels of sugar for itself; it is the "value" of the sugar that interests him. We have further noted that value is not *in* property, any more than electricity is *in* a dynamo; but value proceeds *from* property (somewhat as electricity proceeds from a dynamo), like a hidden and impalpable force, and influences the mind, causing the merchant to say, "This sugar will be a benefit, an advantage, to me." And, finally, we have noted that this hidden force called value, although it cannot be fully defined nor wholly described, can nevertheless be measured (as the mysterious force called electricity can be measured), and the instrument which measures it is money; the merchant says, "The *value* of this sugar is five dollars per hundredweight." In a word, the meaning of property is value, and the measurement of value is money.

Three propositions become immediately evident. The first is this: Property and wealth, labor and wages, salary and income cannot be recognized except in terms of money. When a man says, "I have a hundred acres of land," it may be interesting as a matter of information, but from the standpoint of property it is meaningless. Many questions at once arise. Where is the land? how near is it to the railway? is it farm-land or woodland? improved or unimproved? barren or productive? These and a dozen other considerations, near and remote, must determine the value of the hundred acres. Then follow other questions as to title. Is the farm mortgaged? Are there other debts? What equity remains, if any? When the value test is applied and the value-force is measured, the dial-plate registers *nil;* a man with a hundred acres of land is actually in straits. On the other hand, a man with ten acres of land receives the value test, and the dial-plate registers a comfortable figure. He is prosperous. One hundred acres and ten acres had each to be turned from land into value, and the value of each measured by the same instrument, money, before the actual "property" of these two men could be judged.

Or, again, a carpenter works on a building for one week. At the end of that time he has handled so many hundred feet of lumber, he has finished and nailed so many casings, he has fitted and hung so many doors. The result of his work remains in the building after he has gone, and may be pointed out and described. Yet the only way by which the value of his work can be recognized and measured is in terms of money: What wages did he receive? It is the same instrument that measured the value of the hundred acres and the ten acres. As we look at the dial-plate of value, we can thus compare the actual prosperity of these three men, the carpenter and the two farmers.

In rural communities where a country doctor sometimes receives payment for professional services, or a country minister subscriptions on his salary, "in kind," it is well understood that hay, meat, and other produce are turned over as so much "value." It is surely excellent value, and may even be generous value, but it is unmeasured value, and therefore is not wholly appreciated. It is as though a tailor should wrap his customer in generous yards of excellent cloth, like a Brahman's winter *chadar;* it is good material and sufficiently warm, but most men prefer a coat that will fit. Money would measure the value of hay or meat or other produce, and make it "fit" both doctor and minister to a hair!

It is for this same reason that farmers so commonly underrate their own actual income. Poultry, eggs, milk, meat, and all other farm produce that supplies food for the family are so much "value." But this is often unrecognized because these things raised on the farm for the market, yet consumed in the home, are not measured in terms of money. This measurement must be made if the farmer would understand his real income.

The carpenter and the banker are compelled to measure this farm produce in terms of money before they dare use any of it. There can be no just comparison of incomes, as between the farmer and the carpenter, or the farmer and the banker, unless the value of one's "living" is measured by each of them in the same way, using the same instrument of measurement, that is, money. The scales must be equal.

The second proposition which now becomes evident is this: The content of money is essentially spiritual. Value, as we have already noted, is, in its final analysis, a spiritual force; that is, it makes its final appeal to the whole man's sense of "rightness" or "fitness." Now, the measure of value is money. But the unit or instrument of measurement must be related to the thing measured. To measure length we must use a unit of length, to measure weight, a unit of weight. If we were set to measure the length of a ship, we would not use a quart cup, nor a bushel basket, nor a pound weight. We would use a two-foot rule or a fifty-foot chain, or some other standard of length. In the same way, "Value measures value as length measures length." Value is a subtle and hidden force. Money, therefore, the instrument which measures it, must be like the thing which it measures; that is, money also is a subtle and hidden force. And, in very truth, money is the most significant and potent force given into the hands of men, the most sought after and the most feared. The mere covetous love of it is the root of all evil, and the wise, unselfish use of it is the fruitage of all goodness. But the hidden power of this mysterious instrument, money, can be called forth and set in motion only by a man. As a chair or table is a mere thing, and does not become "value" until it is related to a human mind, so a minted coin does not become "money" until it also is related in the same way.

The truth of this is one of the common miracles of human society. Take a silver dollar. Place it in the hand of a chemist and ask him to tell you what it contains. He will presently report to you that the coin is made up of "metal," which, on being dissolved at the laboratory, is found to contain silver, lead, and zinc, besides a small residuum of phosphates and tin. Apparently, this exhausts the contents of the coin, for the chemist says there is nothing more in it. But there is another test. Place the coin in the hand of a poor widow and ask her to tell you what it contains. To-morrow she will report that it is made up of "value," which on being dissolved or released at the store, is found to contain meat, fruit, and vegetables, together with a very large supply of consolation and hope. Value as well as metal was stored in that minted coin, but the former could not be released in the laboratory of the chemist. The fine spiritual force of money can be reached only by the mind and spirit of a man. It can be released and set to work only in the wide laboratory of human society.

But spiritual force may easily become an instrument of destruction. There is spiritual wickedness as well as spiritual goodness. When a godly widow released the value of a dollar it turned into streams of blessing; had her spendthrift son laid hands upon it, the hidden power within it would have been released at gaming and turned into bitterness and cursing. Money in the hands of a gambler becomes a mental frenzy, in the hands of a physician it becomes a healing rest. The distiller uses money, and ignorance like night settles over a community; the missionary uses it, and darkened minds behold the light. A nation's money may become weak and vitiated, like blood in an anæmic body, making trade and industry a prey to every ill; happy indeed is the government that understands well the principles of a sound and healthy currency. Money is a madness, it is a balm; it is a curse and a benediction. To-day money "is set on fire of hell," to-morrow, like sweet mercy, "it drops as the gentle dew from heaven." What does it all signify but this—that the content of money is essentially spiritual? The impalpable yet vital force which it contains acts in the economic and social world as electricity in the material world. It becomes a messenger of life or an instrument of death. With unerring swiftness it obeys the hand that releases and directs it.

The third evident proposition is a conclusion which grips the mind and the conscience. It is this: The pursuit of money is and ought to be a spiritual calling. I do not use the word "spiritual" as a close theological term, but, rather, as a broad and inclusive synonym for all those finer elements of the man that pertain to the intellectual and the moral. Men are not accustomed to think of "money-making" as an appeal to the higher nature of a man, but, rather, as an appeal to his somewhat sordid instinct for gain. There is a general impression that "mere money-makers" are compelled to sacrifice some of those high spiritual ideals which ministers, physicians, teachers, and other professional men may carry into their daily work; or, if they do breathe the fine air of the higher life, it is because they are able to rise above the petty things of "mere money." While this may be more or less correct, as an interpretation of modern business, it is certainly a misinterpretation of the actual basis of life.

Undoubtedly this general impression has its origin in the pagan doctrine of "ownership," and in that other pagan doctrine of "asceticism." The teaching of the Christian Scriptures concerning property and wealth is continuously misconstrued, so that to this day, "wealth is still the synonym for worldliness, and poverty remains the privilege of piety." The unhappy effect is apparent in the artificial life of our generation. Fundamental human facts are distorted, and false estimates of a man's work and worth are currently accepted. For instance, an astronomer stretches every faculty within him and devotes his whole time and strength to observations of the heavenly bodies and to calculations and conclusions pertaining thereto, and men say, "What devotion!" On the other hand, an iron merchant devotes the whole strength of his life to the development of trade and the accumulation of a fortune, and men say, "What shrewdness!" Concerning an astute and successful business man how often do we hear it spoken, "What an eminent jurist he might have been!" or, "How masterful he would have been in a professor's chair!" —as though a commercial career were something less than these. It is all a miserable misconception. It is a travesty on sound learning and obscures the real substance of life. To subjugate the soil, to find the fine ore of the mountains and fashion it for human use, to extend the benefits of trade to the remotest hamlet—how shall achievements such as these be rated less than the highest? Money-making is not a sordid business, unless it be made so by sordid men. By the same mark, the practice of medicine becomes a malevolent art whenever malevolent men engage in it. To "make money" is to create value, and value among men is a high and lasting good. Economic science, both abstract and applied, deals with the hidden force that pulses at the heart of the nation. To know this in any of its branches is mental mastery, and honorably to practice it, however obscurely, is a noble human service.

If it must be said that to "make money" is not always to create value, but is often the appropriation of values which others have created, and if it be true that one can "make money" and render no service (but even disservice), this is a dreary reminder that our human kind is still a bundle of perversity, but it is no least reflection upon the vocation of the money-maker. Savants, no less than shopkeepers, engage in unseemly strife, explorers seek personal glory more than scientific advance, literature is a bid for popular applause, and art is too often a dip into pruriency. If the "money-maker" is not also a "value-maker," it is himself, and not his calling, that should be impeached.

The earning of wages and the accumulation of property must be rated with the so-called "higher" avocations. Those fine-drawn distinctions between the "trades" and the "professions" are futile imaginings. They are futile, not because the dignity of trade is undervalued, though this was formerly the case, but because the very meaning of value is itself confused. Professor B. M. Anderson, of Columbia University, in discussing what he calls "the psychology of value," writes thus: "Economic value is a species of the *genus* value. Ethical and æsthetic values may constantly reenforce economic values, economic values reenforce ethical values."

The lawyer who judges that the value of his professional service is in a different plane—frankly, a higher plane—from that of the wage-earner's toil has misconstrued his case. This is not because he undervalues labor; it is because he fails to note that the economic value created by labor and the ethical value upheld by law must inevitably fuse together. The musician and the merchant, the scientist and the capitalist, the professor in the college and the plodder in the mills—they all belong to the aristocracy of world's workers because they all are engaged in creating value. The æsthetic value of music and painting, the ethical value of all true science, the economic value of property and money, and, if there be any other value arising from human service—they all flow together in that perfect value which, Saint James tells us, "cometh down from the Father of lights." Though we may speak familiarly of "high value" and "low value," yet these, in truth, may not be divided, for value, like life itself, is an undivided whole. Value moves in tiny rivulets or in sweeping Amazons, for men differ vastly both in their ability and in their opportunity to create it, but it flows in one resistless movement to the same encircling sea.

Now, money, the measure of this mystic life energy, must be reckoned among the puissant spiritual forces of the world. Money-makers, whether great or small, can be no other than directors of this hidden power. Is such power to pass through the hands of men without let or hindrance? Upon what terms and conditions is it granted? To whom are men responsible for its use? The engineer who would store up or let loose the power of lightning must pass most rigid tests as to intellectual and moral stability; witness the electric ordinances of any city. Shall the man who would store up or let loose the almost infinite power of money expect that he shall be held to no moral accounting?

Whether it be the workman receiving his daily wage, or the clerk his weekly stipend, or the professional man his fee or salary, whether it be the farmer gathering in the products of the earth or the financier checking up his yearly balance, every "money-maker" must meet this plain interrogation: On what conditions may men of honor permit themselves to control economic value, and measure it in terms of money? We have reached the heart of our subject.

PART IV

THE OWNERSHIP OF VALUE

Let us speak plain, there is more force in names
Than most men dream of; and a lie may keep
Its throne a whole age longer if it skulk
Behind the shield of a fair-seeming name;
For men in earnest have no time to waste
In patching fig-leaves for the naked truth.

—*Lowell.*

CHAPTER I

OWNERSHIP MEANS CONTROL

We have been thinking of value—what it is, and how it is measured. Our question now is this: Who owns it?

On putting the question to one's own mind, the first impression is that this is a misuse of words. Value is an immaterial influence, or force, without substance, and without location. How can an intangible element be "owned"? In the common use of the word one can "own" a piano, or a lamp, or a garden of roses, for these have form, and substance, and location; they are material things. But how can one "own" music, or light, or sweet garden fragrance? These are impalpably diffused in the air, and anyone who happens to be near may enjoy them to the full. Who can "own" the mystic strains of a Beethoven sonata! In the same way one can "own" a field or a house, for these are real property; they can be located and looked upon, they are there! But value—that imperceptible and elusive influence which no man can define, how can value be "owned"? Surely, this is a misuse of words.

But, as we hold our thought steady for a moment, the mental haze disappears, and we recognize clearly the bearing of the question. We remember the meaning of "ownership." The old Roman law expressed it by the Latin *"dominium,"* and that is the exact word which is preserved in our modern jurisprudence. Ownership means absolute control, sovereign authority, supreme dominion. The misuse of words was in saying that a man can "own" a piano, or a field, or any other dead material substance. In earlier chapters of this volume the subject of "ownership" is treated with some degree of fullness. We there say: "The law grants a title to possession, but possession and ownership are not interchangeable terms. The two ideas are closely related, but they can never become identified. If no syllable of the Christian Scriptures had ever been written, nevertheless it is inscribed in the very constitution of theism itself, 'The earth is the Lord's; unto you is it given for a possession.' "[1] God *owns* things, men *possess* them. And, because men can possess things, they can therefore, within human limits, order the use of the things which they possess. Hence it is perfectly correct, although not customary, to say that a man can "own" music and light and perfume; that is, he can control them. If a man rightfully possesses a piano, he can decide whether it shall give forth "the mystic strains of a Beethoven sonata," or the latest piece of music-hall "rag-time." If he possesses a lamp, he can determine whether it shall burn dimly or brightly, whether the light shall be concentrated or diffused. If he possesses a garden, it is for him to say whether the air shall be filled with the sweet breath of roses or the penetrating perfume of mignonette. A hundred may indeed enjoy these impalpable influences, but he alone has power to control them.

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[1] Part I, Chapter II, page 27.

Our perplexity is removed at once. Not only can a man "own" value, but value is the only attribute of property that a man can own. For consider: Ownership means control. But what is it in property that a man can "control"? Is it the actual substance, or matter? Not at all. These are necessary elements which are not subject to his control; they inhere in the thing itself. If these elements should be changed, the thing itself, as it now is, would cease to exist; it would become something else. A man can remodel a house, or enlarge it, or tear it down and destroy it altogether; but he cannot "control" it; he cannot change the substance of it from wood into stone, and he cannot cause it to mount and fly into the air. When a man is said to "control" a stream of water, we do not mean that he has power to alter the constituent elements of the water itself, that is, to change the proportion of hydrogen and oxygen which exists in water. The suggestion is absurd. But he has power to control the "movement" of the water. He can decide whether it shall be used to run a mill, to irrigate a field, or to beautify a park. More particularly he can legally control the actions of other people with reference to the water, whether or not they shall fish in it or swim in it or use it for other purposes.

So also an engineer "controls" his locomotive, a captain his ship, or a general his army. We do not mean that these men have power to change the physical constitution of the things themselves, so that a locomotive becomes a vegetable garden, a ship becomes a shot tower, and an army becomes a herd of short-horned cattle! We are not writing of the "black art," but of very ordinary human facts. The word "control" cannot refer to material things themselves, but is the word used when we think of some *force* that can be restrained or let loose, increased or diminished.

The ownership, that is, the *control*, of value now becomes apparent. Value, as we have so often written, is like a hidden force proceeding from some object or action into the mind of a man. Evidently, therefore, value, like other forces, can be controlled. A farmer can fertilize, improve, and stock his farm so that the property is worth a third more to-day than it was worth ten years ago. By industry and the use of proper means he has increased the value-force of his farm, just as a stoker can increase the steam force, or pressure, of a boiler. It is the same farm and the same boiler, but the "power" has been increased. In both cases, if attention is relaxed, the power will vanish; the boiler will grow cool and the farm will deteriorate. Most emphatically, then, value can be controlled; that is, it can be "owned."

Two considerations now become apparent. First, the holding of some material possession means the possible ownership of value. We say "possible ownership," for a man may possess some material thing from which proceeds no value-force whatsoever, in which case there is, of course, no value that can be "owned," or controlled. For instance, a man may have possession of fifty acres of swamp land which he has inherited, yet he owns not one cent of value proceeding from it. He cannot cultivate the land, no one will purchase it, and no one will rent it. It is dead property. Nevertheless, if he has sufficient intelligence, patience, and industry to drain the land and bring it under profitable cultivation, what is now a mere dead possession may enable him to become the owner or director of living value. The ownership or control of this living force, either in large or small measure, is always possible to a man who holds some material possession.

Second, and this is but the completion of what we have just written, the rightful ownership of value is in the hands of those who rightfully hold possession of the material thing from which such value proceeds. The Commonwealth Edison Company, of Chicago, has legal and, presumably, rightful possession of immense power-plants together with a network of mains and conduits in the heart of the city; therefore this company has the rightful "ownership," that is, the rightful control of the electric energy which supplies light and power to many of the great office buildings and department stores. If the municipal Council of Chicago should determine to assume control of this electric current, and the city itself supply these great buildings with light and power, it would be necessary first to take over physical possession of the company's property. In the same way a man who has rightful possession of a field or a house is the rightful "owner" or controller of the value which proceeds from it. He cannot be justly restrained from exercising this control so long as he maintains rightful possession of the property itself. In a word, the possession of things and the ownership of value are necessarily related. The first implies the second.

Up to this point our thought has concerned itself only with those principles of property and value which are daily evident in the business world. We are now prepared to recognize how those principles are founded upon one central and eternal law.

CHAPTER II

OWNERSHIP RECOGNIZED

In a note, which stands at the beginning of this volume, we ventured the following remark: "There are two sorts of men who can have no possible interest in our theme, nor in its treatment—the atheist and the criminal; but neither of these is an average man, and our message is not for them. To all other men who acknowledge one God, to men of intelligence, honor, and fidelity we address ourselves with entire confidence." In this confidence we reverently name the corner stone of our thesis; if it sounds familiar, so ever must it be with primal truth.

God is the Giver and is the absolute Owner of all things. These words, the solemn utterance of a great Christian Church, and the age-long teaching of Christianity itself, are fundamental to all that we shall say. Every statement that we shall make and every conclusion that we shall reach must rest upon this basal doctrine of the Christian faith.

In the preceding chapter we were considering briefly the philosophy of ownership. We there noted that human ownership, when thus considered, is applicable only to *value* and not to *things.* But there is a legal sense in which human ownership is applied to things also. A man is said legally to "own" property, that is, to exercise absolute dominion over it. When used in this sense ownership does not, of course, refer to property itself, but to the rights of people in relation to property. The root idea of legal ownership is not "control" but "hindrance." A man "owns" an automobile, or a farm, because he has legal power to hinder all other persons from possessing it or using it. The broad legal argument is this: Uninterrupted and unchallenged possession of property culminates in, and is identical with, the absolute ownership of that property. Now, this legal doctrine of ownership, as applied to material things, is pagan both in meaning and origin. It can never have an inch of standing room in Christian thinking, and any defense of it must be an appeal to pagan and not to Christian ethics. We deem it unnecessary here to discuss this fundamental statement, which has been elsewhere developed,[1] but prefer to rest upon the accepted Christian teaching, "God is the absolute Owner of all things." God therefore *owns* property although men *possess* it.

But even the right of possession (which is commonly though erroneously regarded as equivalent to the right of ownership) is not a primary human right. A man may say that he "owns" property (meaning, of course, that he *holds* or *possesses* property), but, even so, he recognizes that he holds this possession subject to the will of some higher authority. For instance, he knows he must pay taxes; if he does not, his property will be sold over his own head to satisfy the demands of government. As population increases and society becomes more complex a man is reminded that his right to the possession of property rests more and more upon outside authority. In all civilized governments there is the written or unwritten law of eminent domain, meaning that the state has paramount claim to all land; the state "may buy any man's property to any extent at an appraised valuation, and without his consent." In time of war the government may seize supplies of every sort and make what payment it sees fit. If a conflagration is threatening a city, the fire department may dynamite a man's house, in order to protect adjacent buildings. If he builds a new house, the city must approve his plans; his plumbing must suit the Board of Health whether it suits him or not; his house may go without doors and windows, but he must pay his street-paving assessments. It is less than humorous when a man announces that he cannot afford to "own" property; he simply means that outside compulsions and restraints have become burdensome to him. The new income tax in the United States is reconciling some men to the advantages of a modest salary. Not a man's own rights of possession but the rights of society are supreme.

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[1] See Part I.

It is very evident, therefore, that men will differ in their theories of human ownership, accepting the word in its popular usage. There are those who affirm that ownership should be vested only in the state; that all public utilities such as the railways and the telegraph should be owned by government, and that private ownership of property, particularly of land, should be made impossible. Allied to this is the doctrine of social ownership, which nevertheless differs materially from the above monarchial doctrine of ownership by the state. Socialism is a subject far too complex to be compassed by a single definition, but, viewed only from the standpoint of economics, Socialism means the appropriation by society of the means of production. We shall not discuss it here. Opposed to both of these is the doctrine of private ownership. Men hold that the individual is supreme. The rights, both of the state and of the social body, are derived only from the consent of the individual, therefore the final ownership of property must rest in him.

Now, as bearing upon the human rights of *possession,* all of these theories are germane, and much may be said for each of them. It is the promise of unmeasured good that multitudes of intelligent men are considering the rights of property tenure. But such a study lies entirely outside the scope of our subject. We are not discussing the various modes of holding property, but the final authority for holding it at all.

"We are writing of those finer spiritual elements which make for permanent human values. Not by any forcing of the argument can we touch, even remotely, the economic organization of society. . . . We are not at all concerned in a man's title to property; the court records are sufficient for that. But we are very much concerned in a man's attitude to property, and that is a very different thing."[1] Each of the theories that we have named breaks down at the same point, each fails to emphasize the fundamental Christian truth—God is the Giver and is the absolute Owner of all things.

One cannot argue this basal doctrine of Christianity. Nor is there any need. Our book is addressed to men "who acknowledge one God." Such men would be mystified and annoyed by any attempt to prove the divine ownership. The very fact of Deity compels them to recognize in him Supreme Being; the very fact of creation proclaims him Owner and Lord of all that he has made. With the sincere reader we can but bow our head, and say with one of old time, "Behold, unto Jehovah thy God belongeth the heaven and the heaven of heavens, the earth, with all that is therein." Thus, if our argument were concerned only with the material substance of property itself, we recognize that God is the all-powerful Maker and Owner of all things. Even in the legal sense of ownership, whose root meaning is "hindrance," we must nevertheless exalt God as the final and absolute Owner of property, the supreme Hinderer of all who would lay hands upon the material world. For "who shall stand when he appeareth?"

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[1] See p. 26.

But God's ownership of the world is not mere legal dominion; it is vital control. Such ownership is not attested by superhuman power to "hinder" all others from possessing and enjoying the earth. We have more than once written, and write it yet once more, that this legal doctrine of ownership, as recognized in our common jurisprudence, is pagan both in meaning and origin. It roots in human selfishness and its sanction is negative and preventive force. But God's ownership of the world is constructive; it is attested by his Presence in the midst of his creation, and its sanction is his own transmitted power, whereby men are able to possess the earth and subdue it. The root of the divine ownership is help and not hindrance. It is not heralded by the legal and caste-bound prohibition, "Keep off!" but by this loving and royal commission, "Have dominion!" Therefore the primary concern of the divine ownership is not the crude and material substance of property, but its fine and immaterial essence. It deals with value, and herein is its appeal to men. That men themselves demand *value,* and are not content with *things,* shows, indeed, that they are made in the very image of God.

Men do not care for buildings but for the utility or beauty that is in them; they do not care for wheat but bread; they have no desire for railways; what they demand is quick, safe, and comfortable transportation. Everywhere, everywhere, men are seeking it—value—and when they have found it they seek further, that they may find more of it. Not work, but efficiency; not things, but fitness—this is the constant quest of all intelligent business. It is value, and not things, that God himself hath ordained. In the beginning, "God saw everything that he had made, and, behold, it was very good." Why was it "good"? Because it was beautiful? Because the soft breezes stirred the growing corn, and the black loam of the fields was rich with verdure, and the dew was sweet, and the sun was pleasant? Is this the reason God beheld his world and called it "good"?

For years I looked out over the Gangetic plain, and marveled how, every year, it was scorched with heat. Weary months would pass, without a cooling cloud, until the dead and driven soil would stretch beneath the sun like gray ashes in a furnace. And then again I marveled, for, every year, the monsoon rains would break, and, as by magic, there stretched vast miles of shimmering green. But my marveling ceased and changed to living wonder; for, one day, a government agricultural expert told me it was the actinic rays of the sun, piercing and parching the surface of the earth during those same weary months of every year, that supplied the soil of India with its wonderful fertility, and gave it power to produce, within a few short weeks, a year's supply of food for one fifth the human race. It was indeed beauty which God saw when he called creation "good," but it was that inward and satisfying beauty which makes the material world answer the purpose for which it was formed. It was the beauty of efficiency. Whether soft and alluring, or bleak and forbidding, it was always fit and right; therefore it was "good." In a word, it was *value*.

Were we always as wise as we hope we shall become, we would understand clearly that nature contains no contradictions; her values are *always* good. During these later years I have never been distressed on hearing of "drought in Kansas" or "a dry spell in South Dakota," but I have wondered how soon my fellow countrymen would learn that it is always "fine weather for corn." Soil must have athletic tone as well as richness. Rotation of crops is good, as variety in food is good, but abstinence and hard training are sometimes better. Nature's values never depreciate. Every morning is "fitted" to the larger life of the world, and every evening "just suits" a completed day. Fire and hail, snow and vapor, stormy wind fulfilling his word, they all return at their wonted season, or in unexpected ways, but they are always "right."

The maintenance of value is the daily miracle of the Almighty. It is renewed, because it must be renewed, every hour. More wonderful than the creation of worlds is the constant upholding of all things. It is this that proclaims him God, a present God, and it is this that proclaims him "Owner." How it cometh down evermore from the Father of lights—value—that hidden quality which proceeds from material things and from untoward circumstances, that quality which makes them always "suitable"! This is the continuous giving of the Giver of all; this is the daily wonder of the world, and certainly its chiefest joy. Not the sun that blazed in space a million years ago—this is not the wonder of God's ownership, but the sun that smiled this morning when the blushing east awoke.

> The spacious firmament on high,
> With all the blue ethereal sky,
> And spangled heavens, a shining frame,
> Their great Original proclaim—

but a thousand constellations proclaim God's ownership less insistently than a thousand robins chirping cheerily over a breakfast that did not fail. It is this upholding presence of God in the midst of the universe that intelligent men must recognize. The thrill of it reaches every man who will lift his eyes.

CHAPTER III

OWNERSHIP ACKNOWLEDGED

Acknowledgment is not the same as recognition. To recognize the ownership of value is a matter of intelligence, but to acknowledge it is an act of honor. Perhaps an ordinary business transaction will help us to see the ethics of acknowledgment.

James Hill is a farmer. He does not own the land which he cultivates, but is a tenant-at-will of Clayton Field, who lives in town. According to their agreement, Mr. Field, who owns[1] the farm, will be responsible for all government taxes, and for insurance on the farm buildings. Mr. Hill, the tenant-at-will, takes possession for an indefinite term of years and is to have entire charge of the farm, with the exceptions above named. He is to raise what crops he thinks best, and may market them at his own pleasure. He is to have full use of springs and pastures, may cut fuel for his own use, and may take wood for all needed repairs. He is to have entire occupancy of all farm buildings, and, on demand, after full and requisite notice, he is to turn over possession of them, together with the land and all its appurtenances, to the rightful owner. It is familiar language, both to the tenant-farmer and the farmer-landlord, and the like of it is found in every county in the land.

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[1] We are not stickling over mere words; "owns" is here used in its ordinary legal sense, though, as we have seen, this usage is incorrect and unchristian.

As a consideration for all these benefits, by him enjoyed, *and in acknowledgment thereof,* Mr. Hill, the tenant on the land, is to—but we are moving too fast! That is the very point we desire to consider. What is it that Mr. Hill shall do? and what does he expect in honor to perform? Is he to show himself courteous toward Mr. Field and his family, and offer them hospitality when they visit the farm? Is he to show himself even cordial, when he drives to church on Sunday, and leave a basket of strawberries on the Field veranda, or sweet corn, or early potatoes, or fall pippins in season? Shall he speak words of friendly testimony when Mr. Field's name is mentioned in the market square? Well, these are kindly things to do, and they will be appreciated; but none of them is the consideration that is named in the lease, it is not the acknowledgment.

What is the one thing that James Hill shall do? He knows that he does not own the farm, and that Clayton Field does own it. This is a matter of common intelligence, for the farm has been in the Field family for three generations. And, further, James Hill knows there is one acknowledgment of that fact, and only one, that is valid in law, in equity, and in common sense—the payment of the consideration that is named in the lease; that is, the rent. If he will relate himself in honor to that single consideration, all acts of courtesy and friendship are like sweet perfume to them both; but if he neglects or evades the one consideration that has been named by the owner of the land, his gifts of friendship become a bitterness, and his words of testimony are touched by the sinister shadow of insincerity.

There is no need to enter here into the economic doctrine of "rent," which would involve a complex, and, for our present purpose, an unprofitable discussion.[1] The ordinary legal use of the word is accurate so far as it concerns our main consideration. Blackstone defines rent as "a certain profit issuing yearly out of lands and tenements, it being in the nature of an acknowledgment given for the possession of some corporeal inheritance." The legal recognition of rent is, primarily, *the acknowledgment of another's ownership.* The actual consideration agreed upon, and its economic bearing, are secondary matters. Sometimes the consideration, or "rent," is a sum of money, sometimes a certain portion of the crop, sometimes so many days or weeks of service, or service of a certain character. But, whatever the consideration, whether money, "kind," or service, the root idea is the same; rent

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[1] Economic Rent analyzes the profit arising from land and determines scientifically how rent shall be related to other economic subjects, such as price, interest, wages, taxes, etc. But this lies wholly outside the scope of our subject, and we shall not introduce it at all.

(not in the economic, but in the legal sense) is *an acknowledgment* that the land occupied by the tenant is the perpetual property of another, and, so long as this acknowledgment is rendered, the physical possession by the tenant cannot cloud the title of the owner.

The grave importance of rent should be appreciated by every man or woman who "owns" a bit of land, or other property, and lets it out to tenants, and also by the tenants themselves. It is well recognized, as a principle in law, that uninterrupted and unchallenged possession culminates in, and is identical with, absolute ownership. In new settlements, as well as in older communities, many an inheritance has been fraudulently or ignorantly diverted from an absent owner, or from his heirs. The property was held by some citizen in actual use and possession; there was never an acknowledgment that it belonged to another—that is, no rent was ever paid, and none was ever demanded. After the lapse of years, it was currently believed that the tenant had become the owner, and his family inherited the property in this actual confidence. Although some heir of the forgotten owner may arise to claim the property, yet equity as well as law would contest his claim. Uninterrupted and unchallenged possession for many years had given a *prima facie* claim to ownership, which must now be disproved, a difficult thing to do. The colloquial "Possession is nine points in the law" has an ethical foundation. It is therefore evident that, while rent is no doubt a profit issuing out of property, it is much more than this: rent is a safeguarding of property itself.

Return now to our hypothetical tenant-farmer, James Hill. He holds in actual use and possession the property of Clayton Field. He controls the entire value-force of the farm. When the owner of the land invited him to occupy it, it was well understood by both of them that a certain proportion of the crops, that is, a certain percentage of their *value,* should be paid over each year to Clayton Field. It was not implied that a certain portion of the farm itself should be returned each year to the owner, say ten acres every twelve months. That would be unbusinesslike and absurd, for he could demand and take back the whole of it at any time. The primary consideration in business is always *value* and never *things.* Mr. Field did not want his farm at all, but a certain portion of the value-force issuing out of it, that is, a percentage of the crops. He would take that value in actual raw produce if needful—in wheat, barley, oats, etc.—but it was customary to receive it in money. He would therefore expect Mr. Hill to measure the value of his crops (he would assist him if desired), and render the correct percentage in that universal measure of value—money.

On receipt of the rent several interesting facts are developed. First, and underlying all the others, Mr. Field has received valid and truthful *acknowledgment* that Mr. Hill recognizes him to be the rightful owner of the farm. Mr. Hill might affirm publicly and confess privately that he recognized Mr. Field to be the owner, but recognition without acknowledgment is the sign of an amazing lack of practical knowledge, or of personal insincerity. However, the acknowledgment is rendered, and Clayton Field has no least doubt that James Hill recognizes perfectly the relation of owner and tenant that exists between them. There is no need of words, which are made of breath; the acknowledgment is written in sweat and self-denial. It will endure.

Second, the rent money itself now becomes no mean part of Clayton Field's income. It will enable him to carry out certain plans of development, which, otherwise, would be greatly delayed or wholly frustrated. To be sure, he has other properties—coal mines, and timber land, and much wealth besides; in fact, he is rich. Nevertheless, his plans are very wide, and allow for no waste. He depends on the rental from Mr. Hill for certain definite parts of his program.

But the best part of the acknowledgment is that which is really not part of the acknowledgment at all—the wholesome and cordial friendship between the two men, which is fostered by their honorable business relations. If this is not a part of "ordinary business," it is nevertheless based upon genuine human facts, and is coming more and more to characterize all permanent business. Mr. Field is a just man and despises oblique finance—most of all between friends—but he is eminently wise, thoughtful, and considerate. While he would not entertain the suggestion—indeed, the suggestion would never be offered—that rent be abated "because of hard times," yet he will pour back into the farm, for improvements and development, the full amount of the rent, and much more, in order that the land shall reach its maximum of productiveness. If the value of the land is thereby enhanced, and his own profit increased, it is also true that Mr. Hill's prosperity is equally enlarged. Owner and tenant must prosper together, or not at all. We shall not dwell

> **On that best portion of a good man's life,**
> **His little, nameless, unremembered acts**
> **Of kindness and of love,**

but there are silent reminders through the years that friendship prospers most where honor is most regarded. The *acknowledgment* never wavers, therefore kindly thoughts are favored by a kindly soil. In truth, throughout the land, honorable friendships grow stronger every day because of honorable business. If Clayton Field and James Hill are a parable, they are certainly true to life.

Law is crystallized custom. Blackstone's commentaries and other legal authorities do not *make* the law; they simply record what has grown up as human custom, rooted in presumably right principles. If a certain principle is recognized to be unrighteous, human society will, sooner or later, repudiate the law which springs from it; but if the principle is embedded in sound ethics, the lapse of time strengthens the validity of the law. Concerning the law of rent, there is unanimity of thought among all men, and, seemingly, there always has been. Rent, as an acknowledgment of ownership, seems to rest in some human intuition, for all men think alike concerning it. Before the days when Jesus Christ spoke the parable of the "householder who planted a vineyard and let it out to husbandmen," from the earliest history of the race, men have been accustomed to render oil, or corn, or wine, or some other sufficient acknowledgment, whenever they have dwelt on the land that was owned by another.

This ancient and human law, that "ownership" must be acknowledged, has been warped by human greed into an instrument of bondage. The real token that a people had been conquered in war was not the bloody battlefield; it was the tribute money which they were compelled to render. This was their bitter acknowledgment that the land had changed "owners." The Helots among the Greeks were not only compelled to pay acknowledgment money because their town of Helos had been conquered, but they were bound to the soil in perpetuity—no longer freemen, but serfs.

In time the very name "helot" became synonymous with slave. In feudal centuries the vassal occupied the soil on the express condition that he should render military service at the call of his baronial lord, and this service became his "rent"—that is, the acknowledgment which he "rendered" or "gave back" to the owner of the land.[1]

But, in spite of these and other perversions of a righteous law, rent remains to this day, in all civilized nations, as well as among barbarous people, the unquestioned right of "ownership." Economists maintain that rent is inherent in the land itself, and, under normal conditions, that it must necessarily accrue, whether the land is occupied by the owner or by a tenant. Rent may be used, and is universally recognized, as an honorable *profit*. But this, as we have seen, is always of necessity a second and even a minor consideration. The "owner" who receives rent and the tenant who pays it are both operating under a primary law which lies in the background of every leasehold. The moment rent is placed in jeopardy, whether in city, town, or country, the force of this law is immediately recognized—"ownership" demands acknowledgment. Profit becomes a secondary consideration, for property itself is in peril, or may become so. "Owners" will accept, if need be, a smaller consideration, but they absolutely demand payment in some amount. Acknowledgment must be rendered, because "ownership" must be maintained.

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[1] The English noun, "*rent*," is derived from the Latin *reddita*, plural of *redditum*, from *re* and *dare*, meaning literally "to give again," or "to give back." The English verb, "render," is derived in the same way, and has, of course, the same meaning. "Rent" is the thing "rendered," or given back.

Men did not receive their intuitions through a blind and stupid chance. If a man's title to and possession of property brings an intuitive claim to "acknowledgment," we are driven to the conviction that this common recognition is part of the moral inheritance which men have received from their Maker. An inevitable conclusion awaits us. It is this: God, the absolute owner of all things, expects men to acknowledge his ownership. Mark the word—*acknowledge*. Only cheap and irreverent smartness would suggest the corollary of "paying God rent" for the privilege of occupying the planet! The primal law of ownership is lofty, and it is absolute: Men must *acknowledge* the Sovereignty which they *recognize,* lest recognition should exalt itself and become the actual occasion of sin. This is not an exaction of arbitrary power. It rests in the very nature and necessity of the Creator and of the creature.

What, then, shall a man render? What human acknowledgment will be suitable to the High and Holy One that inhabiteth eternity? If intelligence shall be able to discover it, honor will surely perform it.

CHAPTER IV

AS IT WAS IN THE BEGINNING

I STOOD one day beside a Hindu shrine. It was a holy day, and the people were sacrificing young kids. The officiating Brahman, stripped to his loins, held a broad-bladed sword. One by one the worshipers approached, leading the young animals by a cord, or, sometimes, carrying them in their arms. The Brahman priest would place the young kid, facing toward the shrine, and fasten the cord securely about its neck. The worshiper would draw the cord taut, and hold it firmly, while the dumb animal, as though by instinct, would brace itself against the blow. One whizzing stroke was enough; the head lay on the ground with twitching eyelids, and a vessel was ready for the spurting blood. I remained beside the Brahman all that weltering day, and preached to the people; and the soil whereon I stood was red with sacrifice.

What shall we say? Was it all a brutal butchery? Was there nothing fine at all? Was the preacher wrong when he beheld here, not a reeking shambles, but a people reaching after God? And, when he pleaded, as Paul pleaded at Athens, "Whom therefore ye worship not knowing, him declare I unto you," was it all a grotesque fancy in the preacher's mind? Should the missionary have been stirred that day because of the blasphemy of the people, or was it right that he should have been moved by their religious devotion? These questions are fundamental to all natural and revealed religion upon the earth.

But these questions root still deeper. Is it possible for a thoughtful man to offer a material sacrifice to the unseen and spiritual God? Can such an offering ever signify intelligent worship? There are two things that must be said.

First, material offerings in religious worship are not the sign of mental inferiority. It is easy to look upon the bloody rites of a heathen sacrifice and affirm that this is the product of ignorance, but the human facts will not warrant the affirmation. The age of Pericles was the most brilliant period of the Athenian state. Its influence upon civilization is felt until this hour. During this period Athens gave to the world poets, philosophers, statesmen, and artists who have made the name of Greece immortal. Yet the age of Pericles, more than any other period in Grecian history, is distinguished for the splendor of its material offerings to the gods. Temples and statues arose on every hand, hecatombs of burning victims obscured the sun, and garlanded processions moved toward all the shrines with votive offerings. Thus, the most brilliant people of the ancient world, during the most brilliant period of their history, found no intellectual barrier to the offering of grain and fruit, together with animal sacrifices, upon the altars of unseen deities. But the strangest part is this: the modern scholar, contemplating that ancient world, can write and speak with sympathy concerning those same material offerings. As a teacher he can project himself and his pupils into the religious atmosphere of the Greeks, he can feel the human sincerity of Homer's forgotten faith, and yet without sense of mental degradation.

Second, material offerings are the most natural and therefore the most persistent human tokens of a pure and spiritual worship. A moment's thought will show how true this is. Human love is the finest and most spiritual element in human life. One would say that love—just love itself—is the only possible token of love. And yet what human lover has failed to bring the tender tokens of affection, the glistening ring, the bunch of violets in April, roses in June, fringed gentians in October? And what mother ever dreamed of forgetting the "things" that delight the heart of childhood? One would say that when a man thinks of God in reverent meditation the thought itself is the highest worship possible. But is this true? The thought of worship intuitively drives the soul to an act of worship, and to neglect that act, or to express it in mean or ignoble ways, is the violation of our purest human instinct. Religion has ever brought forth the choicest gifts, the finest literature, and the noblest art. This is the open history of the race, for God only can inspire the best.

When man first recognized his Maker he acknowledged him. That first acknowledgment was a material offering, dedicated to God in sacrificial worship. Would it have been a more spiritual service if the first worshiper had taken with him words, and ascribed unto God majesty and dominion and power? Would that worship have been still more acceptable if he had stood forth beneath the sun, and played upon a harp of strings, or a pipe of water-reed, or chanted with his voice a psalm of the creation? Did human worship wait for Jubal, who, we are told, "was the father of all such as handle the harp and organ"? In truth, pure worship began upon the earth when men first gathered corn from the field and fruit from the tree, that they might sustain their life, and when they remembered the flesh of kids and butter of kine and all pleasant food. For then it was they knew that without these gifts of God their life was forfeit. And then it was they builded an altar and offered to the unseen Creator the tokens of their utter dependence upon him, even an offering from the herd and from the flock and from the field. More pure and spiritual worship there has never been upon the earth, nor shall be.

Training tends to complexity. The educated mind moves from the lesser to the greater values.

For this reason it is not easy to keep the emphasis on the broad elemental facts of life. Nevertheless, failure to do so obscures not only those elemental facts but the higher values as well. An offering given back to God, from a man's material substance, was the one perfect acknowledgment that he was dependent upon his Maker. An angel of light could render a finer and more enduring acknowledgment, but, for a man upon the earth, whose breath is in his nostrils, there could be no other. The life is more than meat, and the body is more than raiment, yet when the ascetic denies or the spiritual mind forgets the rightful place of food and clothing, those simple needs of human kind, then the mind wanders from the simplicity of the truth, and loses the larger meanings of life itself. Jesus Christ understood the limitless meaning of life, but he did not forget its whole divine perspective. The Son of man came eating and drinking.

Worship is necessity for a man; it therefore cannot be an indifference to God. Would not the Spirit of God brood over a man when first that man bowed down before his Maker? Would not that Spirit guide him in devotion, and instruct him in worship, lest he mar the beautiful service which he would render?

In the oldest written record there is an account of a human incident which culminated in a tragedy. The incident shows conclusively that men were already instructed, and understood the significance of material offerings. It is written that "Abel brought of the firstlings of his flock, and of the fat thereof"—or, as we should say, "the fat ones." If the offering of his brother was the first fruits of the ground, or if it showed any other mark of thoughtful selection and care, that fact is certainly not recorded. On the other hand, the whole story indicates that it was an irreverent and careless offering. The rebuke to the crestfallen Cain is spoken in love, "Why is thy countenance fallen? If thou doest well, shalt thou not be accepted?" Thus early in human history was the law of the "firstfruits" known and observed.

When, in those early days, man learned that the firstlings of the flock and the firstfruits of the ground were "holy unto the Lord," he learned his first lesson in spiritual values, and it was this: Self-preservation is less to be desired than confident trust in the Preserver. He would wait to receive his own portion, for the first fruits were not for him. He would himself eat the imperfect fruit, if need be, but he would not "sacrifice unto the Lord a corrupt thing." This fundamental fact in human life, so marvelously expressed in the divine dedication of the firstfruits and the firstlings, is basal to all pure religion. God must be acknowledged *first,* for God alone is the preserver. *Self*-preservation is a conceit of human pride.

But there was a second lesson in spiritual values for men to learn, and these two shall abide together as long as men shall remain upon the earth. For, although nations and dispensations change, the spirit of a man and the sovereignty of God do not change. The second lesson was the meaning of possession, and it was this: Possession is the right to hold and to use material value, but it can never be identified with ownership; God alone is the owner. And this a man learned when he recognized that a definite and fixed proportion of his increase, as well as the firstfruits and firstlings, was likewise "holy unto the Lord."

For consider: The offering which I return to God must signify his ownership. The proportion or extent of the sacrifice to be laid upon the altar is, therefore, not of my own choosing—the ratio is fixed for me. Were I to determine this ratio for myself, the offering would signify personal authority over my possessions—shall not a man do what he will with his own! A worshiper might bring an offering unto God, even his choicest and best, yet still it would be "his" offering. "The corn and fruit came to me from the hand of God, and upon God I am therefore dependent; but, now that this property and wealth are in my hands, *they belong to me*"—this is the instinct of proprietorship, and, like the instinct of self-preservation, this too is manifest in all flesh beneath the sun. But the base and animal quality of it appears upon a moment's reflection. An offering from one's "own possessions" would signify dependence upon God, but the motive of that offering would signify fear and not fellowship. This is hard to believe of so beautiful an act as human worship, and yet the hard facts of human history cannot be evaded. Men have everywhere acknowledged their dependence upon God the preserver, and yet have sunk into the monstrous illusion that God must be appeased! This is the very heart of heathenism itself. Vishnu, the preserver, is known in a hundred forms in the polytheism of the nations. The Greeks knew him as Prometheus, the Titan friend of humanity; the Norsemen as Odin, the god of victory. But, though God may be acknowledged as the Preserver, his worship is not thereby exalted. He is the Mighty One who holds the fate of men in his hands. If he is angry, he must be appeased; if he is friendly, his wrath must not be awakened. The whole dreary worship of the Greeks was based upon the propitiation of angry or indifferent deities. Fear is the central motive in heathen sacrifice to-day. On the revival of Greek learning, this hideous and heathen conception actually entered into Christian teaching, and the mediæval theology of the Christian Church centered in an angry God, propitiated by the death of Jesus Christ.

To acknowledge dependence upon God by offering in sacrifice a portion of "my" possessions, thus thrusting a proud human conceit into the very face of Deity, at once debases the whole meaning of religion. Nor is the irreverence relieved that I have offered "my best" and "my first." The firstfruits alone do not signify a perfect sacrifice. Recognition of dependence must be enlarged by the recognition of stewardship. When I follow a ratio determined for me I acknowledge that God is Sovereign Lord, and that I have no will, except to do his will. The *quality* of the offering is determined by myself, and signifies the spontaneous love and depth of my devotion, but the *extent* of the offering is determined by God, and signifies his unquestioned authority. Thus human freedom and divine sovereignty are symbolized in a perfect act of worship. At once the very conception of propitiation disappears, and the conception of stewardship takes its place. Fear is forgotten. Communion, fellowship, partnership now becomes the exalted motive of human worship.

No man can tell when these two conceptions, human freedom and divine sovereignty, were first taught upon the earth. In a sense these truths are intuitive; but that is only another way, a crude modern way, of saying, "They heard the voice of the Lord God walking in the garden in the cool of the day." We have already seen that the offering of the firstfruits goes back to times immemorial. The first record of human worship is evident illustration that men were instructed from the beginning. If God is to be worshiped at all, He must be worshiped "first." If things are to express that worship, they must be first things. As to the proportion or extent of an offering which would be an acceptable acknowledgment of God's sovereignty (we do not touch here the broad subject of special sacrifices, thank offerings, etc.), there is no human way of determining what that proportion ought to be. Though, in the mind of God, there may be, and surely must be, an inherent reason for naming one ratio rather than another, yet, so far as men are concerned, any ratio that God might name would be perfect, whether a half or a quarter, a fifth or a fiftieth. In observing this ratio the worshiper signified that he had no choice of his own, that God was sovereign Lord, and man his loyal and trusted steward. There is no hint that any ratio was ever named, save one, *a tenth.* What mystic meanings may be attached to numbers, why the number *ten* should so constantly recur as the symbol of human completeness, and why the decimal system is a perfect instrument for scientific measurements, rooting back in an unseen spiritual law—these are fascinating themes, but we may not turn aside for their discussion. We are considering but one vital fact—the *ratio* of material offerings devoted to God as an acknowledgment of his sovereignty.

That the law of the "tenth" is as ancient as the law of the "firstfruits" cannot be proved. That these two were known and honored together in most ancient times is certain; that they developed side by side from the beginning is inherently probable. The setting apart of a tenth for religious offerings was recognized in very early centuries among the Egyptians and Assyrians. This is evident from the records found and deciphered by modern archæologists. There is direct written record that this custom was well established among the Chaldeans. The history of one of the greatest of the Chaldeans, known afterward as the patriarch Abraham, indicates how deeply rooted this usage had become as early as the reign of Chedorlaomer, son of the Elamite conqueror, Kudur-Nakhunta. Chaldean scholars place his reign at about B. C. 2250. When, shortly after the great patriarch had forsaken his own land of Chaldea, there came to him a unique opportunity to acknowledge God as the victor over a Chaldean prince, and the preserver of the material possessions of his family, he knew what proportion should be set apart as a fit acknowledgment. He had no need to be instructed. The incident is related with such perfect directness it is evident that the proportion to be given was already recognized and expected. A tenth part was given to Melchizedek, "priest of the most high God" (Gen. 14. 18). Traces of this ancient law are found among the later nations. The same proportion, a tenth, was dedicated in the religious offerings of the Greeks. In Homer's verse the heroic offering for heroic men was the hecatomb, the "ten times ten." As might be expected, the same proportion was known and observed among the nations influenced by Greek thought, as the Arabians and the Romans.

But heathenism, at its best, is a dreary waste and ruin. One does not need to dwell long in the midst of pagan people to understand why God must separate from the nations a chosen race, that they might be instructed in righteousness, and hold fast "the oracles of God." The instinct of religion is as wide as humanity. In a heathen land one sees it in its naked strength and unmeasured pathos. Prayer is there, and worship, and mystic meditation, and, with these, the material offerings to the gods—milk and grain and flowers and bleeding victims. But unbridled human sin is there also, for in the heathen world religion and morality bear no relation to each other. And so it was among the ancient nations. Religion and worship were everywhere upon the earth. Altars smoked with sacrifices, temples and shrines were the centers of social life. Tradition kept alive some germ of truth, and custom preserved it in somewhat its original form. But, under the corrupting influence of idolatry, religion lost all power to stay the tides of human wickedness. Religion itself was blasphemed by becoming sponsor for evil.

One turns, therefore, to the religion of the Jews with a sense of hope and expectation. The very fact that Jesus Christ came from among the Jews, and often quotes the Jewish Scriptures, awakens a certain anticipation that the Jewish people must have had a higher conception of God and his worship than can be found among the other nations of antiquity. One expects that he will find among the Jews the same elements of religion that he finds in all the ethnic faiths—the sacrifice, the priest, the temple, ceremony, prayer, worship. But he expects also to find—what these do not reveal—pure conceptions of spiritual things and unblemished holiness. Nor is he disappointed. He finds the altar a type of cleansing, the temple a symbol of purest reverence, worship and prayer a fellowship with the unseen and spiritual God. He looks for the law of the "firstfruits" and finds it the center of the Jewish ceremonial. He looks for the law of the "tenth," and, as he would expect, finds it woven into the economic structure of the Jewish state. On every page he finds that the great lawgiver of Israel has fitted statute laws into the enduring truth. Long centuries after the Mosaic law should have passed away, it would still be quoted as a perfect illustration of unchanging principles. The student of spiritual things will be held and fascinated by the Hebrew Scriptures as long as he continues to believe in one holy and spiritual God. To him they will continue to speak with undiminished authority, for they are not centered in Jewish statutes; they rest in spiritual and eternal law.

What, then, in this modern world, shall a man render unto God? Spiritual worship has not vanished from the earth. What human acknowledgment will be suitable to the High and Holy

One that inhabiteth eternity? God is still the sovereign owner of material things, and of the value proceeding from them. Man still possesses them, and uses them. How, then, shall his acknowledgment be rendered, and the fact of his stewardship recognized? Two things are evidently true: The physical constitution of the world is unchanged since the beginning; the acknowledgment of human dependence and human stewardship must, therefore, continue to be made "in kind." Again mark the word *acknowledgment*. A thousand offerings may be given in a thousand ways, but only one acknowledgment. In the genial words of Emerson, "Farmers will give corn, poets will sing, women will sew, laborers will lend a hand, the children will bring flowers." Yet all this glad company of worshipers, when noontime comes, will be hungry. The poet's song will cease, laborers will drop their hands, withered flowers will fall from the fingers of crying children. It is the old, old fashion of human dust upon the earth. When men are hungry they know the last man is even as the first, and they know the human acknowledgment of God's sovereignty and man's dependence remains unchanged through all the years. The knowledge of it humbles us, even as the confession of it exalts us.

Nor will the modern worshiper be hindered because the ways of men are changed. Value is the essence of things, and value can be quickly and accurately measured. There is still a way to offer unto God, in literal observance, both corn and oil, and firstlings from the flock. The worshiper to-day, as in ancient days, desires to acknowledge both dependence and stewardship. The ancient worshiper learned that a fixed proportion of his increase was a suitable acknowledgment of the divine sovereignty, and he learned what ratio it was that God had named. When the modern worshiper remembers that, in all the world, no prophet, whether pagan, Jew, or Christian, has yet arisen to name a different ratio, but a tenth has been observed through all the centuries, he will not believe that some other proportion is wiser than that already named. He will observe it with honor and intelligence. He will understand the *administration* of stewardship in ways which the ancient worshiper could never know, but the *acknowledgment* of stewardship he will continue to render as men did in the beginning.

CHAPTER V

THE LAW OF THE TITHE

When the average man speaks of the law of God, what does he mean? Perhaps it would be fairer to ask, "What ought he to mean?" for there is no little confusion at this very point.

The Mohammedan, for instance, is the type of many people. Now, the Mohammedan is a verbalist. Show him the words and he asks for nothing more. The words are the law. If the words can be changed, the law can be changed. His mental training for centuries has been such that it is difficult for him to enter into the temple of the truth. He is forever climbing over a scaffolding of words outside the truth. It is for this reason that Mohammedans are the most difficult problem of modern missions. They believe uncompromisingly in one God, they accept Moses and the prophets, they honor Jesus Christ as the greatest—though not the last—of the prophets. With so many points of actual contact it would seem that Islam ought readily to accept the higher truth of Christianity. But it is not so. Literal and carnal interpretation of spiritual things separates the Mohammedan pole-wide from Christian conceptions. His only point of contact is words, and words divide men rather than unite them. Islam, indeed, among all the ethnic faiths, is the one vital foe of Christianity.

The Jewish lawyers in the days of Jesus were men whose intellectual training was almost identical with that of modern Mohammedans. They certainly magnified the law, and without doubt many of them were sincere. But how they vexed and harassed the soul of the Master! They were versed in the Scriptures, and could quote the statutes by roll and number, yet the law itself, the heart of it, was hidden from their eyes.

Jesus Christ did not teach the words of the Book; he taught the core and heart of things which were hidden in the depths of the Book. That is why the people said he taught with authority, and not as the scribes, who were mere copyists. Hate in the heart is murder; a lewd look is adultery; love is the fulfilling of the law—teaching like this gets into the marrow of things. This is Christianity. It can never be of the letter; it is always of the spirit. Therefore when an intelligent Christian speaks of "the law of the Lord," he always means that hidden but vital element of truth which proceeds from the very nature of God himself. The form of God's law may be expressed in words, but not the living heart of it; for that there is no speech nor language; its voice cannot be heard.

A sure conclusion follows. When a Christian man finds in the Holy Scriptures a law of the Lord, expressed in words, he is to seek with knowledge and judgment to discern the wide meaning of that law. It is not an adventitious growth. It is not an accident. It is a due expression of the divine nature. There is depth to it. The outward form of it may change, but the core of it will remain.

Such, for instance, is the law of the Sabbath. To debate of specific days, as the seventh day of the week, or the first day, is to exhibit a pitiful ignorance of real Christian values. "One man esteemeth one day above another, another esteemeth every day alike; let every man be fully persuaded in his own mind"—thus speaks the great apostle of Christian liberty. Is a man, therefore permitted to ignore the Sabbath of rest? By no means. He is required the more to observe it with uncompromising honor, for, as a Christian, he has entered into the law of the Sabbath; he recognizes its broad and spiritual sweep. He knows (though he may not know why) there is a Sabbath law deep hid in the divine nature, and he accepts it as "the law of the Lord." He partly discerns the working of that law in the world about him. He observes that men and animals, brain and muscle, come to their best development when, at intervals of seven days, they rest from their labors. The land recovers tone when it lies fallow for a sabbatic year. All life springs up refreshed after a season of quiet. To say that a seventh day of rest is merely "the law of nature" gets nowhere, for, even so, the Sabbath law is the law of the truth, that is, the law of the Lord. A Christian man will therefore honor the Sabbath, and permit other men to honor it, because he honors and adores the Lord of the Sabbath. He will not observe it with slavish fear, for he is not a slave; but he surely will not desecrate his liberty by the undiscerning exercise of it. As to the specific "seventh" which shall thus be set apart, what folly to quibble and debate! If the first day of the week, the resurrection day, seemed a fitting "seventh" for rest and worship, and was thus designated in the early Christian centuries, why should he insist upon, or even suggest, some other "seventh"? He could not select a better. If the President appoints the fourth Thursday in November for "thanksgiving," why should I and my family insist upon the third Thursday? My private and family thanksgiving may be sincere, but the quality of my discernment is strained to the breaking point. The Christian man must be free, but he is not required to be a freak.

Here, then, is the law of the tithe. Like the Sabbath, the tithe did not "happen"; it was appointed. Like the Sabbath, the tithe is not arbitrary; nevertheless it is fixed. A seventh of days and a tenth of increase are alike "holy unto the Lord." In neither case is it possible to name the ratio to be set apart except by direct revelation. Why not, for instance, designate every tenth day as a day of rest, or every new moon? Ten is easy of computation, and the lunar month is a natural division of days. The "week" is unknown in heathen lands. Why, then, should a seventh of days be named? There is absolutely no reason that appeals instinctively to a man's mind. It must be revealed. In the same way there is no reason, which appeals instinctively to a man's mind, why a tenth of increase should be set apart. It likewise must be revealed.

Now, when intelligent and reverent men recognize that certain numerical ratios have been named, such as the seventh and the tenth, they accept them, not because these ratios are written in the Book, but because, being written in the Book, they must therefore represent deep and actual values in the mind of God. Part of these values may be discerned by men, part remain hidden in the mystery of Deity. When, therefore, the tithe is named as one of the primal laws of God, the reference is not to designated words of Holy Scripture, but to the being and nature of God. The authority of God's law is not arbitrary, it is necessary; it is not statute law but fundamental law. It inheres in the truth itself. This is what some good people mean when they suggest that, for a Christian, the law of the tithe can be no other than the law of "loving expediency." To be sure, if by expediency one means a shift or a convenience, the suggestion drops from consideration by its own paltriness. But if expediency signifies (as in this connection it surely must) fitness or suitableness, then expediency is the very core of

God's law of the tithe. To set apart a tenth in acknowledgment of God's ownership is fitting, it is suitable, as a Sabbath day of rest is fitting and suitable; it is God's way; that is, it is his law. To the intelligent Christian this is final. The Jew looked for a statute, but the Christian finds a law.

The law of the tithe is exceedingly simple. Like other primal laws of God, it is intended for universal observance. It is therefore direct, comprehensive, and complete. No law of the Creator has been hackled by the hands of friends and enemies as this same ancient and gentle law of God. Its fiercest foe is now, and always has been, legalism. God's law of the tithe makes its sole appeal to the hidden man of the heart. It was therefore peculiarly obnoxious that this law among the Jews came to be used for the display of legal righteousness. Under such misuse hypocrisy and cant were the infamous fruitage. In later centuries the Christian Church so far misconstrued the purpose of this gentle law that a tithe-tax was wrought into the civil code, first of France and then of England, for the legal support of the church. Men have been often imprisoned and their goods seized because they refused to pay tithe to the minister. Within the past eighty years, in unhappy Ireland, men have been actually shot to death by the police because they resisted the "tithe proctor" who came from the parish clergyman to serve tithe warrants against them!

It is therefore little wonder that patriotic Englishmen have striven vehemently that so galling a yoke as "the tithe" shall be wholly removed from the statutes of the realm. The thing is obnoxious both to personal liberty and spiritual religion. For the same reason it is entirely natural that the average man should receive somewhat charily the suggestion that he "owes a tenth to God." It is certainly right that he should resist most emphatically any attempt to bind him to legalistic "tithing." Such legalism in free and evangelical churches is only less obnoxious than a tithe-tax required by the civil law.

Nevertheless, God's law of the tithe means absolute and unalterable coercion! For what is coercion? Is it outward and physical compulsion? Does it mean some irritating and legal requirement? Sir Walter Scott required no other coercion than the knowledge of his debt to make him leave Abbotsford and "fair Melrose" and shut himself in dingy Edinburgh lodgings, working night and day, until the last pound was paid. "Mark Twain" endeared himself to the public whom he had long amused, when, bowed with years, he voluntarily assumed the crushing debt of a publishing house to whose enterprise he had given the prestige of his name. There is not an honorable business house between the oceans where a just obligation does not receive prompt and courteous acknowledgment. If, therefore, general business in our day can assume the average honor of the average man, it is a weariness and a scandal that legal sanctions and statute laws should be named in the churches. There is a coercion which is absolute and unalterable, but it needs no pressure from without. It is the coercion of honor. It is spiritual, and can be no other.

Let it not be suggested that we are railing against books, and tracts, and sermons, whose purpose is to study the biblical teaching of the "tithe." On the contrary, there is urgent demand for the scholarly and sane exposition of those ancient statutes. They are full of suggestions which Christian men cannot afford to overlook. But there is an essential law, more binding than code or statute. The ox knoweth his owner, and the ass his master's crib—shall not a man with the breath of his Creator in him, though there be neither book nor parchment, recognize that God owns the world? He does recognize it, and that is the whole of it; he needs correct information and frank dealing, that he may acknowledge it.

The Bible statutes should be known and understood, but it is a dull intuition that will put forward these statutes as *the reason why* a man should acknowledge the divine ownership. Such dullness breeds confusion. "The commandment of the Lord is pure, enlightening the eyes." If a man is lawless, that same enlightening word may become for him a sword of fire, but it always brings confusion, and often revolt, when undiscerning zeal flashes that sword in front of honest eyes. Tithing is often taught as a commandment of *the law,* enforcing the will, whereas it is a commandment of *the Lord,* enlightening the eyes; it makes clear and plain what intuition has already apprehended. If a Christian man is informed that he ought to set apart a tenth of his income *because* it is thus written in the Scriptures, at such a chapter and such a verse, it is like a grocer sending in a statement of account accompanied by a marked copy of the penal code. Average Americans pay their bills without aid from the sheriff!

But did not the prophet flash the sword of the law before an entire nation? Did he not scourge them with the question, "Will a man rob God?" (Mal. 3. 8.) Surely, this is the truth. But to whom were such biting words addressed? Manifestly, to men who knew the law, and who were wickedly evading it while they pretended to observe it. The prophet was speaking to "tithers," for it was tenth-givers who were polluting the altar of God. They were bringing to it—a tithe? To be sure, for the Jews never forgot this law of Jehovah; but what sort of a tithe? Blind, lame, and sick animals, polluted bread, meager and shrunken sacrifices—and these for the King of the whole earth! "Offer it now unto thy governor," were the iron words of the prophet; "will he be pleased with thee, or accept thy person?" And yet these punctilious tithers of ancient days were offering to God what they would not dare bring to the door of a petty magistrate. Such words as Malachi spoke to the Jews endure to this day for all men, who, knowing God's law, evade it.

But there must be knowledge before there can be guilt, or the administering of just rebuke. Men are becoming more intelligent in their attitude toward property and income. The law of the tenth is more widely understood than ever before. Nevertheless, the great majority of Christian men to-day do not seem seriously to have comprehended this unchanging law of God: *The tithe is the Lord's.* They are certainly culpable for continued ignorance, but they cannot be justly accused of unfaith.

While holding him in most lenient judgment, the average man must nevertheless stand condemned before the bar of his own honor. He has been permitted to handle and control the vast values of the material world. He knows that God is the owner and upholder of all that passes through his hands, that it is God who "giveth him power to get wealth." His intuitions have told him that ownership must be acknowledged. Clearly he has been negligent to the point of dishonor. Here he is, in actual possession of property, income, wages, money, controlling life-values which he did not independently create and cannot independently own. He has been using and enjoying these values year after year, and yet he has made no worthy effort during all that period to discover what acknowledgment the Lord God expects from him. He is not reproached because he has not "paid"; but his own self-reproach must be bitter indeed when he realizes that he has not cared enough to learn the terms of the trust which committed to him values that belonged to Another.

Is there, then, any authentic revelation? If so, can the average man understand it? Will it tell him plainly what a man of honor desires to know and acknowledge—his financial obligations? It is not needful here that we shall enter upon a critical research. Scholars have performed that task for us; their conclusion, based upon biblical and extra-biblical history, is voluminous and absolute. There is no least suggestion of maintaining the authority of Jewish statutes. Our allegiance is to a law that reaches back into the meaning of worship itself, and is lost in the mystery of Deity. It is this: Men who worship God shall set apart each year, of all new value that passes through their hands, a tenth; it is the ratio named by God himself as a man's acknowledgment of the divine sovereignty. There is no record and there is no suggestion that this primal law was ever abrogated.

CHAPTER VI

THE VALUE-TITHE RECOGNIZED

Discrimination is the handmaid of religion. Next to positive disloyalty, failure to discriminate has wrought folly. A bogieman is as bad as the devil if people believe it is the devil! Beautiful, strong, and masterful truth has been shut out of men's lives because they thought it was "something else." Saint Paul prayed that the Philippians might abound in knowledge and in judgment, in order that they should be able to "distinguish the things that differ." It is a prayer that average men may well pray for themselves and for one another.

The truth of the tithe has been slowly emerging out of an amazing degree of mental haze which has surrounded it. The Scripture teaching concerning it has been so intelligently studied during the past decade that much of the former prejudice and misapprehension has passed away. We shall therefore leave the entire biblical discussion for a distinct and separate writing,[1] and shall here add a few paragraphs that may help to clear away some persistent errors.

First of all, it is a *value-tithe;* it is not the tenth part of mere substance or things. In a certain chapter of the Scriptures (Lev. 27. 30sqq.) where the annual crop of the land and the fruit of the tree are mentioned, together with the annual increase of the herd and the flock, these words are written: "The tenth shall be holy unto the Lord." That God expected the tenth part of *value,* and not merely the tenth part of gross *substance,* is evident; for, if a man desired to "redeem" the tithe which had been set apart, then, in order to guard him from the sin of covetousness, he was required to "add thereto the fifth part thereof," lest, in the exchange, the value of his tithe should be shrunken.

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[1] "The Victory of Mary Christopher," by Harvey Reeves Calkins.

It is for this reason that the value-tithe is a suitable offering to the Father of lights, from whom cometh all value. The emphasis of Scripture concerning sacrificial offerings is not at all the bringing of such and such *things,* but it is the *quality* of them that is so jealously scrutinized; the offering must be "without blemish." It was not because God despised a lame or blind animal that his rebuke fell upon the people in the days of Malachi; it was because value had been contemptuously ignored and the tenth part of mere *things* was offered to the holy God, whose worship must evermore be a spiritual worship. Had a destitute Jew, in days of famine, brought to God's altar a tithe out of his flock of lean and hungry sheep, it would have been accepted, and the rich blessing of God poured out upon the worshiper. It was a value-tithe, the best he had, and therefore, despite its gaunt and dwarfed poverty, perfect. "But," and this was the wrath of an outraged God, "cursed be the deceiver which hath in his flock a male, and voweth and sacrificeth unto the Lord a corrupt thing." It was corrupted *value* that was cast out of God's sight with condemnation. David said with fine kingliness: "Neither will I offer unto the Lord my God of that which doth cost me nothing." *Things* would suffice for the material needs of a man, but for the spiritual and holy God, there must be *value.* For value is an impalpable and spiritual force; it came from God; it is therefore a sweet and acceptable savor as it returns to God who gave it.

For this reason *money,* and not *things,* is the surest medium to-day for a spiritual offering; or certainly it is so for the average man, for money is the measure of value, and value is the essence of property. If value is the only attribute of property that can interest a man, surely that fine essence cannot escape the searching eyes of the Lord. Money finds a man out; it is concentrated personality, and when a man gives it he is giving the substance of himself. It is not so with things, unless the thing named is itself the same as money, that is, the "measure" and "storehouse" of actual and living value. It is the tithe of value, and not of things, that appeals to the Searcher of men.

Again, the tithe is not to be confused with the whole broad subject of stewardship, to which it is related. Perhaps confusion at this point has given rise to most of the misapprehension which conscientious men have experienced. One hears the objection urged in this fashion: "The tithe is not equitable; it is not 'proportionate giving.' Perhaps one tenth is not too much for a poor man to give, but it is certainly too little for a rich man. A man with an income of $1,000 will give $100, leaving $900 for his own use, while a man with an income of $10,000 will give but $1,000, leaving the enormous balance of $9,000 for his own use. It is therefore not equitable. A rich man should give not only a tenth, but very much beyond a tenth. Giving should be proportionate." This evident inequality is met by many with the composite teaching, "A man ought to give a tenth of his income *as a minimum*," supposing this to be a reasonable and Christian interpretation of the tithe.

It is cause for deep gratitude when men recognize the necessity of proportionate giving. This is Christian. But we must certainly "distinguish the things that differ." To speak of the tenth "as a minimum" confuses two fundamental truths, and therefore weakens each of them. If, as we have already noted, the tithe is bound up with the meaning of worship itself, it rests upon sanctions much more ancient than the Hebrew Bible, and remains, as in the beginning, a perpetual and solemn obligation; but if it was a special ordinance of the Jews, then have done with using it as a bait for Christian beneficence. Let it be studied and revered as a type for spiritual teaching, as other biblical types are studied and revered, but, in the name of clear thinking, let it not be introduced to confuse the Christian doctrine of stewardship. A Christian man is to do good as he has opportunity; why tie him up to Jewish fractions? A tenth *as a minimum* is neither good Judaism nor good Christianity.

Of course the fallacy here lies in the confusion of fundamental meanings. A man is the steward and not the owner of his possessions. God is the owner. Not the tenth only, but all that a man hath is the Lord's; a man is debtor for every penny of value that passes through his hands. When he renders his tithe it is not the *payment* of his obligation, it is the *acknowledgment* of his obligation. We certainly fail to "distinguish the things that differ" when we say that a rich man ought to give "much more than a tenth." Suppose two men were borrowing at bank, one a thousand and the other ten thousand dollars. Would the banker say, "Let the smaller loan be negotiated at the rate of six per cent, but for the larger loan we must charge a very much higher interest"? The men are not using their own money in either case, but money intrusted to them by the bank on demand notes. In both cases they are debtors for the entire amount of their loans, and in both cases the interest is not the payment but simply the acknowledgment of their debt. The real test of a man's stewardship is the *use* which he makes of the *principal,* and not the fact that he has made honorable acknowledgment that he owes it. The meaning of stewardship will be considered in its own place; we are now writing of the divine *ownership,* and its acknowledgment in the tithe.

Another question sometimes perplexes sincere people. It is this: Is a tenth rigidly required from every man, under every circumstance? Or, will not the all-wise and all-loving Father give special guidance, so that a man can set apart some other proportion, rather than a tenth, as an acknowledgment of the divine ownership? Certainly, we do not affirm that the eternal God has no power to alter the ratio which he himself has ordained. And certainly a child of God should receive personal guidance from the Holy Spirit. But personal desire and personal convenience are very easily mistaken for personal guidance. Before claiming special illumination one would do well to consider the following facts. They are not here listed to coerce a man's free conscience, but certainly the average man will not turn lightly from the uniform practice of good men through all the centuries in order to maintain the right of "private judgment."

1. The setting apart of some proportion of income is the acknowledgment of God's ownership. This is fundamental and beyond the sphere of pri-

vate judgment. A tenth is the proportion that has been observed since the earliest days of human worship.

2. This proportion was fixed in very ancient times, is known to have been recognized in different nations, and is definitely recorded in the most ancient Scriptures.

3. This proportion was paid by Abraham, "God's friend," as an act of personal loyalty, and by other patriarchs, long before the statutes of the Jews were recorded.

4. This proportion, in set terms, was commanded as "the law" for the Jewish people, and was uniformly followed during the entire history of this chosen race.

5. This proportion received promise of God's peculiar blessing when he rebuked a neglectful generation for their presumption in offering shrunken values, and when he commanded them again to "bring the *whole tithe* into the storehouse."

6. This proportion was definitely sanctioned, and the paying of tithes recognized and honored by Jesus Christ in the words, "These ought ye to have done."

7. This proportion has been set apart, as a life habit, by thousands of the most spiritual-minded Christians for many centuries. Multitudes of witnesses in ancient and modern days "have proved Him faithful that promised."

Two conclusions seem unavoidable. First, if a man omits any acknowledgment of the divine ownership, except in such amount as may suit his present circumstances or convenience, he has committed the hateful sin of presumption and is entitled to the stinging rebuke of the prophet, "Will a man rob God?" Second, if, in the face of God's recorded will and voluminous human testimony, a man still insists that he has received special and personal illumination to set apart some other proportion, rather than a tenth, it is practically certain that he is deceiving himself. Certainly, if it be not so, the average man will be compelled to say, "Such knowledge is too wonderful for me; it is high, I cannot attain unto it."

In the case of those kingly souls who say, "I should give a fifth of my income, or a half; a tenth does not represent my ability to give"—they have simply confused acknowledgment with stewardship. One is an obligation of honor, the other is a program of partnership. If a man is poor in substance, though rich in faithfulness, the living Lord will make up to him whatsoever he shall lack. Let him therefore pay his tenth ungrudgingly, and thus humbly challenge the faithfulness of God. If a man's material wealth increases, a tenth is still his acknowledgment; after this is rendered, let his gifts be according to his interpretation of partnership. But poor and rich together acknowledge the ownership of their common Lord. This is brotherhood.

Finally, the law of the tithe must never be cheapened into a piece of sumptuary legislation, as it were, "God's financial plan for supplying the material revenue of his kingdom." Undoubtedly, God will use the tenth devoted to him for the highest purposes of his wisdom. That use has been clearly revealed, and will be considered when we study the stewardship of value. But the tithe of God was not *instituted* for the *support* of anybody, whether Levite or priest, pastor or missionary. It reaches into the hidden heart of religion itself. The rendering of the tithe is an act of worship.

The law of the tithe inheres in the divine sovereignty. It reveals the goodness of God. It is intended as a perpetual safeguard to men, lest they should fall into the blasphemous sin of thinking that they "own" the marvelous values so freely placed in their possession. When a man proudly exalts himself in the presence of his Maker he shuts himself away from God's goodness which would pour blessing upon him. The sorrow of the divine heart is that God must rebuke where he is waiting to bless. The unique value of the tithe consists in this, and herein is manifest the exalted wisdom of God: whether a man is rich or poor, stupid or intelligent, brutish or spiritual, let him regularly set aside a certain part of the value that passes through his hands as an acknowledgment of God's sovereign ownership; let it be a definite and fixed proportion, to be determined and revealed by God himself, and not an "offering" to be chosen by the man's own preference—the whole of it constitutes a personal demonstration which he cannot possibly forget. It keeps in fresh and vivid remembrance three facts which are basal to all religion: God is the giver and is the absolute owner of all things; God is present in the midst of his world, daily maintaining and upholding it; man holds his every possession, and every value that passes through his hands, at the supreme will of Him who is the Creator and preserver of the world. If God is acknowledged to be the owner of a man's possessions, he himself will come into a man's life as Counselor and Lord.

CHAPTER VII

THE VALUE-TITHE AND TEACHING

Granite rock is an enduring foundation for temples and for palaces, but it makes an indifferent grindstone. When the foundation law of the tithe is pressed into a financial campaign, in order to turn money into depleted church treasuries, or provide for a missionary budget, it is an act of violence against the whole structure of Christian doctrine. This primal law of acknowledgment, whose purpose is to denote the divine sovereignty, has been lugged into finance committees as "the tithing plan," and its comparative merits discussed with the "subscription plan," and the "apportionment plan," and the "pew-renting plan." It is the history of every fundamental doctrine that its friends have been its enemies. That the tithe still abides, and daily increases in strength, in spite of petty notions concerning it, is proof of its inherent vitality

For consider: It is not a seemly thing to exalt the acknowledgment-money, so that, in the minds of Christian people, it seems to be the substance of the acknowledgment itself. It is confusing to the simplicity of elemental truth when a second consideration—as it were, an afterthought—is strongly stressed, and the primary purpose is not commandingly present. It is so evident that the observance of the tithe will solve the harrowing problem of church maintenance and missionary advance that it is natural, and would seem absolutely necessary, to press the tithe for the support of Christian work. But the Lord our God is a jealous God. It is himself, and not his kingdom, that is first. When a minister preaches the tithe for the sake of the budget he has unwittingly cheapened a great message, which may therefore be defeated by its own irreverence. It is for this reason that many high-minded, though undiscerning, ministers will not preach the tithe at all; and it is for this reason that many high-minded laymen will not accept it when they hear it preached. High truth, for revenue, awakens suspicion. Native instinct is always right.

Three things should be written down concerning the value-tithe and teaching. Each of them enters a vast field, and each should receive major treatment. We can but name them.

First, reverent but insistent preaching of the tithe will restore the lost note of personality in our modern Christianity. It is idle to sigh for other days, and talk of "the old times," as though men were "more religious" in the days of tallow-dips. Senility will not help us to meet our present task. If the Methodist "class meeting" is gone, let it go! Gone also are the love feasts of the early Christians, and the hidden passwords, and the mystic Christian symbols of that age; gone also are the high pulpits and the Puritan Sabbaths, and the rigid discipline of a noble past. What of it? There are other ways of molding men—

> And God fulfills himself in many ways,
> Lest one good custom should corrupt the world.

It is the era of "others," a generation whose key-verb in religion is "to help." If men are not inclined to *talk* religion, let them know that *doing* it is still religion, and religion of the highest type; only let it be *religious doing,* and not a misnamed "social service," as though instinctive worship had culminated in something better. Let God be in it, personal, present, and revealed.

There will be many ways for Christian men to serve their generation, but in this day of commercial and trade expansion none will so insistently remind them that they walk in the presence of God as a stated footing of their "Tithe Account"—their personal acknowledgment of God's sovereignty. The hum of trade will never be quite loud enough to drown that voice within, and, where that voice is, God is. I am permitted to repeat the words, spoken to me by a Western senator, as we sat in the quiet of his library. He spoke with feeling: "I was a Christian man; I never doubted the fact of God, nor the truth of his revelation. I think it is fair to say that I lived a consistent Christian life and helped my fellow men. But it was not until I recognized God to be the actual owner of the property which I held that I understood the thrill of fellowship with God. When I paid my tithe, in acknowledgment of that ownership, it seemed as though every fiber of my being acknowledged him. I knew that God owned not only the property which I possessed, but myself as well. From that day to this, fellowship with God has been natural and easy."

It is enough. To add words would be to darken sweet counsel. The tithe is not a call from depleted church treasuries. It is not a pious performance of duty, not that; nor is it a merely human zeal for human betterment, nor Christian zeal for Christian conquest. These are good, but not good enough for a man. The rendering of the tithe means the identification of a man with God. It signifies personal fellowship and spiritual partnership. It marks the entrance into the abundant life for which a man was created; the limitless life, glorious, eternal.

Second, the plain and simple teaching of the tithe is the open door to childhood religion. It is God's own "kindergarten" method; it brings infinite truth to infant minds and makes it clear by visual demonstration. In the current discussion of "childhood religion," there has been much of hysteria. No doubt we have a more satisfactory psychology of the child mind, and the teaching method is vastly improved, but it may be fairly questioned whether the content of current teaching has brought primary religious truth more perfectly within the grasp of children.

An earlier generation required in children an "experience" before they could be regarded as among the "saved." It is easy to say that it was an inferior psychology and a false theology that required it, and that such forced "conversions" wrought violence to sacred infancy. Nevertheless, the child-mind was impressed with the majestic doctrine of God, his personality, his presence, his holiness. What primary teaching to-day brings home to childhood these basal truths? They cannot be learned out of a book nor taught by words. In some way the floating conceptions of Deity must be visualized, and stamped upon the sensitive minds of children, or child religion will degenerate into a fairy tale, and child ethics into a game. If the majesty and sovereignty of God can no longer be brought home to childhood by a "change of heart," how, then, shall children learn to fear and honor him? How shall God be revealed to them as personal and present in the world? We answer:

The child can learn more quickly than the man the sacredness of possession. The child to-day *is primal man,* as he was in the beginning. And primal man acknowledged God, for sin had not yet fogged his mind nor blotted out the remembrance of God's image. Through the first fruits and the tithe, God was visualized to him, the unseen Creator and Sovereign of the world. The child is virgin mind, and needs but to be quickened. He is ready to believe. He does believe. Every word that tells of God he drinks into his soul. The child-thought instinctively rises into the unseen, and challenges us to make God real to him. The parent or the teacher who fails of this has not discerned the natural kindergarten method which God instituted in the beginning for the child-mind of the race.

We teach our boy the best peach is for mother; yes, but why?—that Dick may learn courtesy, and so become a little gentleman? Paltry, vain, and stupid surface-work! Why will we not discern the deeper truth, and make it real to that wide-eyed, waiting boy? Courtesy is *not* the strong compulsion that makes his mother first, and we have wronged the boy if he learns so to regard it. It is because his life-pulse flowed from mother; therefore his first thoughts run to mother, his first love is for mother. His mother is to him as God. Therefore the first and the best must be reserved for her—the first fruits, ever holy. And who is the owner of the fields and the cattle, and of every living good that passes through men's hands? Every dollar and every dime belongeth unto God; and these are placed in our hands in trust, to measure, and then to keep in store, the needful things and the pleasant things of the world. How easy, in the joy of his first "allowance," or the pride of his first "earnings," to build the buttress of *honor,* instinctive to the mind of a boy. A dime a day is an allowance well bestowed, that every tenth cent shall be joyfully rendered in acknowledgment of God, the giver and the owner of all. In such an atmosphere the beauty of child religion becomes as sunrise upon the mountains, but the strength of it as the strength of the everlasting hills.

We have not yet named the one consideration, which, if it lacked all other value, would make the teaching of the tithe an absolute necessity upon the earth. It is our final word, and it is addressed to Christian missionaries.

The teaching and observance of the tithe will quickly separate Christian converts from heathen contaminations. The average American or European will not realize the practical difficulty that is here suggested; the missionary will at once understand it. There is a philosophic background to idolatry, and this, in the last analysis, is the unseen power which holds in thrall the millions. This philosophy is strangely fascinating, and very human, and thinking paganism is obdurate and proud. But the strength of heathenism is not in its philosophy. The millions do not think. They dimly apprehend the unseen spiritual forces, of which their leaders speak, but the overwhelming power of heathenism is what the people see with their eyes, and handle with their hands, and observe in the daily habits of their lives. It is small matter what the people believe, for they believe all imaginable things, wicked and horrible, pleasing, and even beautiful. No one gives the least concern to what the people *think*. Teaching is a negligible quantity throughout the heathen world. The strength of popular paganism is never *words* but *things*. Graven figures, painted rocks, grotesque formations visualize the spiritual world. Some religious *act* is waiting for the people when they eat, or drink, or journey—at births and marriages and deaths. Stated ablutions, spoken phrases, holy relics, sacred places, pilgrimages, festivals, floating lamps, waving flags, and symbols of all sorts—these are the visible hands that reach forth from the unseen, and hold the millions in a pitiless and deathless grip. Not philosophic doctrine but visible tokens and habitual acts are the strength of heathenism. These things are ever present to make religion real to human minds. The task of the missionary, and his ceaseless problem, is to bring the living God to these same human minds, and make him real in the midst of visible tokens of the gods.

The missionary instinct of Francis Xavier was profoundly right, and heathenism was driven headlong under the first assault of Roman Catholicism. But to exchange heathen idols for Roman images was not worthy the illustrious missionary leader of the sixteenth century. He had an amazing perception of the heart of the missionary problem, but he was a product of his church and of his century, therefore his missionary evangel was marred and distorted. Heathenism was strangely moved, but the Roman Catholic message was not great enough to destroy the heart of it. Xavier thought to visualize God and bring him near in the midst of idolatry. He failed, for he had not searched the Scriptures. But shall not modern missionaries profit by his success and by his failure? May not the Scripture-taught missionaries of to-day fulfill this ministry?

How shall God be made known among a people who are not able to apprehend him—his love, his beneficence, his Fatherhood? How shall the thousands of inquirers be taught to "believe" in him? It is not enough that they have broken down the village idol, and vowed that they are free from Krishna, Ganesh, and the rest. God pity them, they would be if they could! But Krishna, Ganesh, and the rest leer on them in the night, and who shall succor them? They believe in God, but how shall they *know* whom they have believed? Is there not some simple act of daily life, some service of the hand or habit of the mind, whose significance is instinctively understood, that can lift our people out of sordid heathen conceptions? They see the falling rain and growing corn, and eat their daily portion. Can these not be made an instant means, not *primarily* of teaching gratitude to an absent God whom they but dimly apprehend, but, rather, of making real and present that very God himself? They look into our faces, as children look into the faces of their parents. They believe in us—us missionaries—and when the pull of heathenism is fierce against them the dumb darkness in their eyes cries out, "Deliver us!" Must we teach them words and words, and wait for some miracle of God to open their spiritual understanding? Has God not placed in our hands a Moses's rod, that shall utterly destroy the serpents of idolatry, and then, in budding fruitfulness, provide for days to come?

There was once a nation of idolatrous slaves whom God delivered. Isis and Osiris were behind them, with all the sacred beetles and bulls of Egypt; in front of them were Chemosh, god of the Moabites, and Moloch, god of the Ammonites; on every side of them were Ashtaroth, and Baalim, and all the abominations of the Hittites, and the Girgashites and the Amorites, and the Canaanites, and the Perizzites, and the Hivites, and the Jebusites. So hopelessly were they corrupted through centuries of slavery among Egyptian idolaters, and so virulent was the poison of heathen habits, that they reverted to the nastiness of the Nile, and proclaimed a calf their god in the face of a miraculous deliverance from certain death and in the presence of smoking Sinai. Idolaters they were, and surrounded by idol abominations they must live, and yet from idolatry they were delivered. In the midst of heathen rites the exalted worship of one God prevailed, and the savor of it, going forth, has preserved the earth from corruption.

What wrought this miracle in the midst of them? The Spirit of Truth through an ordinance of the law. The inspired lawgiver of Israel reached back through the centuries, back of Abraham and the Chaldeans, and, seizing upon a primal law of the beginning, framed it into a statute. The truth of one God destroyed idolatry in Israel, but the acknowledgment of one God gave vital force to the truth. Nor did that acknowledgment lie in a lofty liturgy nor stated teaching. What had a race of slaves to do with noble thought! It would be centuries before there would come a David or an Isaiah or the formal temple worship. But even a generation of slaves shall eat and drink and tend the herd and gather in the corn; therefore in their days of common necessary toil shall lie their supreme acknowledgment of one God. Thus it is written: "All the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the Lord's: it is holy unto the Lord. . . . And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord. . . . These are the commandments, which the Lord commanded Moses for the children of Israel in mount Sinai" (Lev. 27. 30-34). The people would forget high teaching, for their minds were warped; but they never would forget to sustain their own life; they would measure their corn and count the herd and the flock, and, lo! the vital belief in one God thrilled them, for they acknowledged him in the things which their hands did handle. Thus wrought our God through Moses, when he had talked with him in the mount. Shall he not thus work again through the men, the missionaries, who stand sponsor for the deliverance of vast millions from the same blasting death of idolatry?

Indigenous churches in mission lands must become self-supporting; otherwise Christianity is not established. The missionaries are therefore driven to teach the grace of liberality. They find no standard of giving at once so convenient and so scriptural as the tithe. Therefore, with few exceptions, missionaries teach the tithe, and, of course, they practice it.

The tithe is taught upon the mission field. Already it is a familiar word. Therefore the task of the missionary is very plain: He is to hold the minds of Christian inquirers to one elemental fact —the tithe is the acknowledgment of God's sovereignty; he is utterly to avoid the suggestion that its *purpose* is the support of the church. "Self-support" should flow on the mission fields to-day, deep and wide, as it flowed in ancient Israel. All the tribe of Levi had their inheritance with their brethren, both corn and wine in abundance, and this was "for their service which they served, even the service of the tabernacle of the congregation." But there was no weary task in Israel of "raising a support" for the sons of Levi! The tithe was ready for a high and holy service in the land, for it had already been poured forth in acknowledgment of God's supreme ownership.

If the tithe is true at all, it is wholly true. Let missionaries therefore remove the teaching of it from its awkward place in the chapter on "Christian Advice," and enthrone it, where God ordained that it shall stand, with "Primal Doctrine." Its place in Christian teaching is before, not after, baptism. If Christian inquirers shall be taught the simplicity of this truth—that the tithe is the acknowledgment of one God—*an act as the expression of a belief*—there will doubtless be a temporary lull in the movement toward Christianity, for it will strike the core of covetousness, "which *is* idolatry." It may seem, for a while, that the corn has been buried beneath the mountains; that it will not grow again. But it will grow, for the life of God is in it; and when the corn shall appear again, upon the top of the mountains, the fruit thereof shall shake like Lebanon.

CHAPTER VIII

THE VALUE-TITHE RENDERED

THE call of heathenism is that men shall find God near. The tragedy of Christianity is that men have made God distant. Contrary to the teaching of Jesus Christ, they have thought of God as though he were afar off. They have not recognized that he is near, and always near. It is commonly deplored that this failure of men to recognize God's nearness has made them "unspiritual." But this cannot be true. Spirituality is not like the bloom on a peach. Man *is* a spirit. The heart and core of him is spirit. Dullness of apprehension could not change his essential being, could not make a spirit "unspiritual." Rather, there is an estrangement. For men have neglected—we will not say evaded—a plain obligation of honor. That good men should persistently disregard the rights and duties of property is an amazement. The patient God is dishonored, not because men fail in their devotions—in this the Spirit of God would tenderly help our infirmity—but because they covetously grasp as their "own" the property of Another. A religious temperament is perhaps needful for mystic communion, but "the wayfaring men, though fools," can readily understand when trust funds have been juggled!

These are serious words that we are writing, but every one of them is weighed. The tragedy of Christianity is, indeed, that men have made God distant, but the scandal of Christianity is this: men of highest character permit themselves to practice a strange obliquity; they continue year after year to use value which they know they do not own, yet they make no regular and honorable provision for the acknowledgment of the fact. Absorption in business does not shut God out; it, rather, invites him. "My Father worketh hitherto, and I work," said the tireless Christ. It is the persistent disregard of his sovereignty that alienates the patient God. Can men wonder that the Holy One, dishonored, withdraws himself? Or is it strange that men have small desire to seek his averted face? As one may sit at table with a friend who has been estranged—they sit together, yet are they miles asunder—so God is ever close at hand, yet distant from the man who has dishonored him.

We venture here to say, and to say with absolute confidence, that if any man, any so-called "unspiritual" man, will honorably acknowledge God's ownership of value, if he will use his plain business judgment, as he sits at his desk, and will relate himself in honor to a plain financial statement, a statement which he himself shall prepare, he will know and feel the Presence which hath been from the beginning. Let no man say we magnify the power of "mere money." We are not dealing primarily with money at all, but with the subtle element of value. Though it is no doubt commonly measured by money, yet value itself is a hidden and spiritual force. Value relates the soul to God, the Author of it, as electric energy relates a house to a central power plant. Our challenge calls for no discussion in theology; it is a matter of human testimony and experience. It is an open clinic in value which any man of honor may put to the test. Let us approach it, as a merchant approaches his stock-taking, to learn the bottom facts.

First of all, we are to remember that "money-making" is spiritual business. The business itself and the manner of conducting it relate it either to spiritual evil or spiritual good. Obviously, evil business is eliminated from our examination. That "money-making" is not always "value-making" is the fault of our unchristian social order, and the result of a misdirected commercial conscience. Nevertheless, let a man meet conditions as they are until they can be shaped to something better. Let him take stock of what he has in hand.

Second, God's method of finance is not "different," therefore there is no need whatsoever for a special financial statement. The kind of bookkeeping that honorable firms use in Chicago and Philadelphia, this is exactly fitted to our examination. The kind of securities that are valid at the First National Bank, and at the Continental and Commercial, these are the very kind we shall require. Or, if our audit is concerned with the simpler accounts of a "cash grocery," or the careful figures of an industrious farmer, these also will answer our purpose. The expense book of a lad just starting for himself, or of a housewife with her weekly budget—it is all one; we shall get on. Any plain statement of accounts is sufficient if it will enable men and women to know financially "where they are."

And now our problem. We shall require a pencil, a sheet of paper, and an honorable purpose—nothing more. Our task is a very practical one: we are to measure value. The value itself penetrates into the depths of our life, and we cannot fully know its reach and power; but we can both recognize and register its "pull," and the dial-plate is not difficult to read; it is written in plain figures—dollars and cents. We are to compute in money our annual income, and set apart one tenth of the amount.

There can be no special or private method for the computation of the tithe. It is all open as the day. We conceive that intelligence and honor will know how to perform the task. One suggestion may be of interest in case the task seems difficult. A certain "average man" objected that he could never compute his exact yearly income, in money, and he could not therefore judge how much his tithe should be. He received mental illumination from the following reply: "Suppose the Legislature of this commonwealth should pass a 'Thrift and Industry Bill,' providing that every citizen should send to the State treasurer a certified statement of his full income, computed in money, and covering the fiscal year. On receipt of this certified statement the treasurer was authorized to remit to such citizen *a cash bonus equaling one tenth of the amount.* Do you think you could qualify for the *bonus?*" This average man, on second thought, believed that the computation might be made!

No small part of the material prosperity which always accompanies the rendering of the tithe is based upon the fact that a man is compelled squarely to face the amount of his income. Knowing his exact income (it may be smaller or it may be greater than he was aware before he made an actual calculation!), his tithe is at once determined, and system has taken charge of all his affairs. We would not be captious for details; we are certainly not zealous for the tithing of "mint and anise and cummin," although it is fair to remember that this was the one virtue in the Pharisees which Jesus could honestly commend, and which he did commend; nevertheless, we must insist that the folly of "guessing" at the amount of an honorable obligation, or making an estimate that would "about cover it," does not commend itself to business men. The men of Malachi's day, who had forgotten honor, complained that the Lord's tithe was "a weariness," but men of to-day who reverence God will not care to repeat that ancient shame.

The tithe of God is rendered. It lies before us, a coin, or a handful of coins, perhaps a modest roll of bills, or, for men of affairs, a debit entry in the account under a new ledger heading. It is not "the whole tithe," but it is the beginning of it; it is the tithe of our income as the record stands to-day, the tithe of what we have in hand. Pay day will be next week, or the oats will be sold, and the account will begin to look better. There is a sick feeling in the heart as one remembers back-tithes that were never reckoned and never rendered. We dare not face that bitterness, but commit it unto Him who "upbraideth not." If God shall prosper us—but let the words remain unwritten; he knows our purpose of honor concerning every debt, whether current or arrears. We are making no promises, but we are beginning, with a strange new sense of his nearness, to walk by faith.

The tithe is rendered, but it is not paid. It lies separate and apart; in very truth it is holy. Yet it remains under our own hand, and no man has power to touch it save ourself. It lies before us, but it is not a mere sum of money. It is the tithe of value. Shall we let loose its hidden force as chance or caprice or desire shall give occasion? Is the tithe-box another convenience in the house, like the tin of telephone nickels, ready for a ring?

Is the tithe account a mere nerve-saving expedient, a fortunate reserve fund, against which one may smilingly draw his check for churches and charities, for missionaries and mendicants, knowing that the main current of one's business will in no wise be affected? The tithe is rendered, but shall a man cheapen the obligation which honor has acknowledged?

The rendering of the tithe is the beginning of stewardship. Stewardship is the record of a complete administration. It includes not only a tenth of value, but the entire value that is committed to the hands of men. The administration of the tithe is, of course, part of that complete administration, and will be considered in its proper place. Stewardship, therefore, must now engage our thought.

PART V

THE STEWARDSHIP OF VALUE

I have called you friends.—*Jesus.*

Not one said that aught of the things which he possessed was his own.—*The Acts.*

CHAPTER I

THE MEANING OF STEWARDSHIP

Fateh Singh, of Cawnpore, was formerly a Sikh. He is now a Christian. His unfeigned simplicity of life is a strong influence for good in the midst of that great Hindu city. His patriarchal bearing marks him for what he is, a gentle and faithful soul. Years ago, seeking for the light but finding it not, he walked barefoot for hundreds of miles to a famous Hindu shrine in the lower Himalayas. That he might add still further to his weight of religious "merit," he gave to the Hindu priests fifty rupees in silver, the laborious savings of many years, for Fateh Singh was then, and is now, a poor man. His gift to the priests was wholly sincere, and it was certainly religious. Was it stewardship?

When the will of the late Richard T. Crane, of Chicago, was probated it was found that, under its terms and by verbal instructions to his two sons, certain public charities were to receive more than a million dollars for endowment, and another million was to provide pensions and disability benefits for employees of the Crane Company. The generous intent of the great iron master, and the fidelity of his sons in fulfilling the desires of their father, are beyond praise. But the question forms itself into words: Was the Crane will an act of stewardship?

During the winter of 1914, the public prints chronicled a noble service of consecration. The widow of the late Charles Emory Storrs, formerly postmaster-general of the United States, and ambassador to Russia, took the vows of a nun in an Eastern convent, and made over her large fortune to the Roman Catholic Church. It was a self-sacrificing act of devotion, inspired by sincere religious convictions. But the question presses: Was it stewardship?

I was present at an impressive missionary anniversary. The secretary of a great missionary society delivered the address. He stirred a sympathetic audience with anecdote and song. Out of his own great heart he inspired them with contagious human enthusiasm. At an opportune moment he presented the needs of the Missionary Society and called for contributions. The response was exhilarating. Cash and pledges flowed toward the platform in generous amounts. The secretary, rejoicing, departed on a midnight train, and the people, tired but contented, returned to their homes. Undoubtedly a genuine human service had been rendered, but the question drives still deeper: Was it stewardship?

The incidents named are very similar. The motives in each case are wholly sincere and very human. The Hindu gave that he might obtain merit, the philanthropist to satisfy the kindly feelings of his own nature, the widow to find comfort in her sorrow, the enthusiast to give vent to his aroused sympathies. In each case there is a complete sense of personal ownership, and therefore the evident right to give to others a part or the whole of one's possessions, as it may please the owner. But stewardship is not "giving." The generous man and the penurious man may err in equal measure, for the steward is not administering for himself, but for Another. Stewardship is the recognition that God is the owner of all economic value, and, therefore, that private property can be no other than a sacred trust.

Stewardship is the attitude of a Christian toward his possessions. But it is very much more than this. Stewardship is the Christian law of living. The stewardship of privilege, of opportunity, of experience, of education, of artistic talent, of mental and spiritual gifts, in a word, the whole inclusive stewardship of personality—this, indeed, is the Christian life. Something else may be religion, but it is not the religion that is taught by Jesus Christ in the New Testament. In its wide sweep of Christian movement, stewardship is the heart of missions. The church is steward of the mysteries of God, civilization is steward of the higher human values, the men who have are stewards in behalf of the men who have not. To have is to owe, not own.

Stewardship is under one compulsion, and only one. But this is absolute: "It is required in stewards that a man be found faithful." Intelligence is surely demanded, for without intelligence stewardship becomes a dull foolishness peculiarly reprehensible. Stupidity in a steward is difficult to overlook. Nevertheless, the stupid steward may be borne with, though he will deserve the condemnation spoken by Jesus: "He shall be beaten with few stripes." But, if stupidity may be borne with, not so unfaithfulness. Concerning the unfaithful steward the Master spoke these solemn words: "He shall be cast into outer darkness." Stewardship may survive ignorance, but it can never survive the violation of allegiance. It is the business of a steward to be alert, but to be *faithful* is more than his business; it is his life.

Honor, therefore, is the one outstanding condition of stewardship. Constancy is its one commanding attribute. But constancy is not a dead level of virtue. There is the fidelity of a dog to its master, the fealty of a servant to his employer, the loyalty of a son to his father, the allegiance of a friend to his comrade, the faithfulness of a wife to her husband. But a friend's allegiance cannot be measured by the fealty of a servant, nor can the obedient loyalty of a son comprehend the unchanging faithfulness of a wife.

On the night before his crucifixion Jesus Christ spoke these words to his disciples: "No longer do I call you servants, for the servant knoweth not what his lord doeth, but I have called you friends." Let that word measure the quality of a man's fidelity. It is the loyalty of friendship. It implies vital partnership. The loyalty of a servant, receiving wages, will not shirk a given task; it awaits direction, and will complete its full quota of service. But the loyalty of a friend will not tarry in the outer court. It has something to give more than service. It demands and receives entrance into the secret place. Friendship knows nothing of wages, which is the hire of a servant. Friendship prefers to accept the burden and share the responsibility of partnership. The loyal allegiance of friendship is the spirit of stewardship.

Stewardship is alive with personal meanings. The word comes out of the vivid life of the Orient. There is color in it, and the glow of living things. Trusteeship is similar in meaning, but this is a cold Westernism; it lacks the glow and personality of stewardship, its Eastern synonym. A trustee administers his trust under legal sanctions and restraints. He follows specific instructions from which he may not depart. In many cases he is carrying out the "will" of a deceased testator, whose personal desire has lost its power, except as it is preserved in set phrases and iron restrictions. But the steward knows nothing of legal requirements. He is the personal representative of a living Master. His keen ambition is to know his Master's mind, and then, unbidden, to fulfill his Master's program. He is not a servant except in a high and confidential capacity. Like

Eliezer in the tents of Abraham, "all the goods of his master are in his hand." Of the steward, Joseph, in the house of Potiphar, it is written that the Egyptian captain "left all that he had in Joseph's hand, and he knew not aught he had, save the bread which he did eat."

This, then, is stewardship—that I shall recognize and acknowledge the lordship of Another. The powers and possibilities of my being are my Lord's estate. They are committed in honor to my care. They are therefore to be administered as a sacred trust. Every act of a man's life is judged by this standard, every ambition becomes worthy or base as it keeps in mind this purpose.

Stewardship is not a merely pleasant altruism. It exalts the good of others because it is devoted to the will of One Other. There can be no stewardship, either of life or possessions, where Jesus Christ and his program are not recognized. The Hindu may wear his life away in acts of devotion, and pour out silver as water, but his only motive is to lay up merit for himself. He is capable of like devotion to Another, but this he does not know. The philanthropist gives money for charity, but, whether or not the poor have the gospel preached to them, this does not interest him. That this was the first concern of Jesus is a matter of small moment. When one enters upon a life of consecration, shall one seek surcease from sorrow? When one gives to missions, shall one wait for the exhilaration of a crowd? Stewardship can rest on none of these. Stewardship, frankly, has forgotten how to please itself. No human vicissitude can interrupt its constancy. Fullness and emptiness, loneliness and companionship—they are all part of the "estate" to be administered. If, in administering for Another, one's own perfect welfare is assured, this also is the nature of stewardship. The steward disdains success, and will have none of it, except it come through the success of his Lord. He refuses the laurel of victory if his Partner is not included in the honor, for friendship never counts the cost, and partnership withholds nothing. As Christ prospers upon the earth, so prospers the steward of his estate.

CHAPTER II

STEWARDSHIP AND POSSESSION

STEWARDSHIP covers a very wide field of obligation. But we are not to consider the whole of it. That would be to write a treatise on "The Christian Life." Our subject is confined to the field of economic value; the Stewardship of Possession is our sole theme.

Economic value, like all other value, comes from God, and passes, as a trust, into the hands of a man. When he recognizes that the value in his possession is indeed a trust, two thoughts form themselves, consciously or subconsciously, in his mind. Honor says, "Acknowledge it," and fidelity says, "Administer it." Under pressure, or from sheer negligence, the average man may fail of both these intuitive duties, nevertheless he knows that both of them are there. The acknowledgment of the trust we have already considered; the administration of it is now before us.

First of all, the average man must know that he *is* a steward. Such a man is not misled by the pagan doctrine of ownership. Indeed, he is convinced that it is time for Christian civilization to cut loose from pagan doctrines and pagan practices altogether. The scandal of it has been with us long enough! Such a man exults in the expanding sense of stewardship that characterizes our own generation. Never was it so hard for a man to think he "owns" the things which he is permitted to possess; never was it so easy to understand the basal meaning of Christianity, which is stewardship—the stewardship of life, the stewardship of privilege and opportunity, and, of course, the stewardship of possessions. The social and political conscience of our generation is actually mirroring itself in a new business conscience. The commercial spirit, which men have heretofore regarded as opaque selfishness, is finding peculiar and unexpected pleasure in considering "the things of others." Business is discovering that stewardship—planning and providing a fair chance for "the other fellow"—is actually a profitable thing to do! Whatever may have been the trend in other days, the doctrine of stewardship to-day shows the unmistakable marks of popular approval. The average man may take his cue of stewardship from the daily press, and he will not be far wrong.[1]

In the second place, righteous stewardship must rest upon rightful possession. If the possession of value is unrighteous, the very name of stewardship becomes a mocking—like a burglar's "fence" seeking to make honest disposition of his goods!

At this very point, if the broad theme of stewardship were to receive commanding treatment, we should be compelled to pause. What constitutes the rightful possession of value, and who shall judge the case? Have the millionaires of our generation a moral right to distribute their vast benefactions? What part of these colossal fortunes is justly the property of other men? How can there be any rightful stewardship at all in our generation! These questions drive to the very core of our subject. Before we could fairly claim that we had canvassed the situation it would be needful to examine the whole fabric of our social, industrial, and financial structure. The social reformer must be allowed to deliver his message, even though his blade should pierce the joints of our comfortable complacency. The fierce invective of the poor must be heard with patience. The meaning of wages must be canvassed, and its rightful place determined in the production of wealth. Profit-sharing as a correct method of industrial cooperation must be weighed both in ethics and expediency. The correct basis of taxation cannot be omitted from such a survey. The ethics of unearned increments, and how such increase shall be divided, the ethics of corporations and of trusts, in a word, the whole wide range of modern finance, together with a just judgment of industrial problems—these challenge the thought of any man who would write of stewardship with breadth and discernment.

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[1] The loathing with which Americans regard the present European war has but emphasized the advance of stewardship, at least in this country.

Certainly we shall attempt no such sweeping survey. Nor is there any need. Experts in all these departments have wrought sincerely, and the libraries of the land are enriched with the results of honest thinking; the atmosphere indeed is tonic with a new sense of human responsibility. But no sincere student of social, industrial, and financial problems claims to have reached final conclusions. Solutions are in the making. Perhaps, therefore, it is a sufficient service merely to have named the broad setting in which stewardship must be studied. One can establish the perspective of his survey, even though he may not complete the detail of it. Stewardship itself is the only foundation on which a Christian social order can rest. Therefore the recognition and observance of the principles of stewardship will help to lift finance out of the slough of suspicion into which it has fallen, and will add a tremendous emphasis to the wide movement of industrial and social betterment. Christian stewardship is the widest and sanest social service.

Concerning stewardship and possession, we are now ready to say three things. First, righteous stewardship is established when possession is the result of honest thrift. Though business and industry, as such, may be passing through muddy waters, and those who are responsible for this misdirection shall be held to a rigid reckoning, nevertheless the individual worker may keep himself clean; he need not plunge into corrupt and corrupting methods. Notable names among philanthropists stand out, not mostly because of their generous benefactions, but because their creation and distribution of value is itself a stewardship. They are in truth stewards of trade and commerce. In the business world to-day there are untarnished men who prefer a less conspicuous success than some of their competitors seem to attain, when success must be purchased with the fine gold of honor. The wage of the workingman, the profits of the merchant and the farmer, the salary or fee of the professional man—every penny of the value possessed by such men ought to be subject to a righteous stewardship. If any dollar of this value is a sordid and unrighteous dollar, the title to which is illegitimate and dishonest, it is the man himself who made it so, and not the conditions of his work.

Second, a righteous stewardship may be maintained if the value in one's possession is the result of honorable legacy. Value itself is never tainted, even though the men who control it may be themselves corrupt. If such value is bequeathed to heirs, it reaches them without moral infection. When ill-gotten fortune is followed by social and family disaster it registers God's verdict even "unto the third and fourth generation." Nevertheless, the inheritance remains stainless, though the social organism suffers. The curse is in the blood; it does not follow the fortune. If the legacy itself is rightfully inherited, it becomes a righteous basis of stewardship. The first righteous act of the new steward may be, and, in some cases, must be, to restore value which had been wrongfully acquired by the testator. But such restoration of value, if performed by an heir, would be an act of high and noble stewardship, whereas if it had been performed by the testator before his decease (as it should have been), it would merely have marked the fact that he purposed to be honest. If possession, wrongfully acquired, carried hereditary taint, stewardship would be a practical impossibility at the hands of most men now living. The ancient curse of the Saxons would still haunt the heirs of Norman invaders, and the bulk of English property would still be "tainted." Indeed, no family in central or northern Europe could escape the infection, for feudal Europe was one vast field of pillage. That many of the American Indians were fraudulently deprived of their rightful lands is an American scandal which nothing can condone. Nevertheless, the present heirs of those freebooting frontiersmen hold unblemished value in their possession, and may maintain an honorable stewardship of it all. Like a running stream of water, value is purified by use. Each generation is a judgment day unto itself.

Finally, righteous stewardship may be maintained when the acquirement of value is the product of sheer ability. The fact is, some men "can," and that is the whole of it! They are quick to recognize changing conditions. They behold cities where other men see swamps. They have the gift of financial prophecy, and courage. Theirs is not superior thrift; it is not wholly true to say they have superior intelligence. But they certainly have a gift, a "knack," which may become in very truth a calling. They are able in honor to create economic value where other men behold financial chaos. They are the men who can. Their gift of "making money" is not only a righteous basis for stewardship; it may become a throne of power. It is more than a human offense when such a throne becomes a sordid money chest or a gaudy stage for the display of vanity. The statesmen in finance, no less than in government, are debtors to their generation. What they have they owe. Their stewardship of value increases with their power to create it.

CHAPTER III

STEWARDSHIP AND OBLIGATION

THE dispatches of the Associated Press for February 12, 1914, contained this pleasant item concerning a minister in a certain Western State: "The late Charles G. Gates took a fancy to the young clergyman, and gave him $32,000 for his church." That such an item should give us pause is no least criticism either of the motive of the giver or the worthiness of the gift. But it is typical of a thousand other gifts, and therefore may receive attention; indeed, it is characteristic of most of the giving of our day. It is genial and generous, but it bears no suggestion of obligation. The donor was handling "his own" money. Therefore he could have withheld the gift, even as he proffered it. But the control of value implies moral obligation. No man has a moral right to unloose the value of thirty thousand dollars, or a tenth, or a hundredth of that amount, because he takes a fancy!

The writer is a missionary. For ten years he has lived in the heart of heathenism. He has seen the living miracle of Christianity transforming a nation. This very hour he can name, from personal and intimate knowledge, villages, cities, and districts where a million dollars, within ten years, would mean a million people, now pagan and hopeless, becoming intelligently and loyally Christian. This is no personal chimera. The field of northwest India is dead ripe. This is the solemn, the solemnly tragic, challenge of a great Christian mission, and the facts are published to the world. The men of that mission are wearing away their life in—what? Preaching the good news, and training new disciples? Happy missionaries if this were their privilege! Rather, wrestling with the vast problem of providing educated and Christian leadership for an inevitable social transformation, a baffling problem in silver rupees! It requires no money in Asia to make the people "Christian," but it is a cold question of money—rather a feverish anxiety—to provide food, teachers, and equipment in a thousand schools for a hundred thousand boys and girls, while they learn the meaning of that magic Name! The same is true north of the Ganges, in Bengal, in western and southern India, in vast fields of China, in the whole of Korea, and in parts of Malaysia. Nor is this true of some particular or favored communion alone; it is marvelously true of every evangelical mission. Not only so, but new movements of national reconstruction or development are making the same thing true in Russia, the Balkan States, Turkey, Egypt, and Japan. Moreover, the whole Mohammedan world, strangely shaken, is waiting for a new and divine word, and the Latin peoples of Mexico and South

America are literally in the melting pot. The hands that fashion the men of this generation shall mold the history of the planet for coming centuries. No man of honor and intelligence can hear the call of the world and fail to recognize his obligation. And, surely, no such man, if he has it in his power to let loose the transforming miracle of money, can jauntily drop a dollar or a thousand of them into an extended palm, "because he takes a fancy."

Look nearer home. During the winter of 1914, more than four hundred thousand able-bodied men were out of work on the streets of New York and Chicago. In that same winter season, the Associated Charities of the latter city were compelled to relieve one in every thirteen among the people. It is not a question of blame, neither is our first thought concerned with thrift or unthrift. Women are sick, and children are hungry, and men are out of work and discouraged. Is it time to play with vital value, as a child plays with a garden hose in August, and turn it hither and yonder as he will, "because he takes a fancy"?

As a patriot, look still nearer home. Who shall give the American Negro opportunity to escape from befouling ignorance? Who shall drain the city slum? Who shall make it possible for our citizenship to assimilate a vast immigration? What spiritual force can be thrown as a buttress behind our rural communities? Consider the whole trend of education in the United States, and answer, who shall restore to it a lost ethical note? Every question we have named is bound up with the wise expenditure of millions of money, part of it under the stewardship of the republic, the balance of it to be provided by patriots from private sources. Can patriotism set about this solemn task, as it may take a fancy?

But, once more, look into one's own home, under one's very roof-tree. Shall caprice or judgment plan the family exchequer? The words of the apostle bite like an acid: "If any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel." But shall a man make such provision with discernment and system, or shall he expend his life earnings "because he takes a fancy"? There can be no stewardship, whether in behalf of one's own home, the church, the republic, or the world, without an underlying sense of obligation. Righteous possession is the basis of stewardship, but moral obligation is the measure of it.

There have been frequent attempts to reach the churches with a larger and better program of finance. Without a high sense of obligation any program of finance will fail. It may even presently degenerate into a cheap system of catchpenny. Legal constraints and financial schemes do not compel men to say, "I ought." Honor, intelligence, and loyalty are the only names which obligation can recognize.

I was in southeastern Nebraska, "setting up" in a number of the churches what has come to be widely known as the New Financial Plan. One evening I held a group meeting in a village church, where most of the officers were retired farmers. I presented the plan, and made it clear from charts and diagrams—the every-member canvass, the weekly offering, the "duplex" envelope, in a word, intelligent business methods in the finances of the church. But the men did not respond. I spoke again, showing the record of other village churches where the plan had been tried, and seeking to make it plain that such methods, if adopted, would certainly double the financial income, and greatly increase the efficiency of their own church. Still there was no response, and I asked a shrewd-looking farmer sitting near the stove if I had made the matter clear.

He leaned forward and pointed a long index finger at the charts: "They's a ketch in it," he said.

"Why, my brother, I intended to make it very plain."

"O, it's plain enough," and the shrewd eyes half closed as he continued, "but they's a ketch in it all the same; they's deceit in it; for I can see, if we adopt that plan, we'll be payin' out more money than we intend to give."

Exactly so. And there is no financial plan, either new or old, which in the long run will induce a man to give up his money unless the obligation of stewardship has reached him. Any good plan will "get money," at least for a while, but it will not get the man! Without the compelling power of high obligation, any plan will ultimately fail, and the kingdom of righteousness will again languish for lack of funds.

It has been suggested that stewardship is a doctrine of life and property, too fine and too high for the "ordinary" man. It is said that the exceptional man, the man of unusual spiritual attainments, may accept the ideals of stewardship, and perhaps practice them, but the rank and file of average men can hardly breathe in such ethereal air. To all of which we protest most vehemently! The "average" man is neither a knave nor a fool. He is prepared to accept a plain statement of facts and principles, and he is not disposed to violate a trust nor evade an obligation. Now, the obligation of stewardship is very plain. The possession intrusted to a man is not his own. The honorable steward will therefore recognize a threefold obligation:

He will earn *all he can.*

He will save *all he can.*

He will administer *all.*

First, a man is to earn all he can. This is not an ambition of greed, it is the obligation of loyalty. A faithful steward is required in honor to increase his possessions, for he is thus enlarging his Lord's estate. The cowardly steward who hid his master's talent was justly rebuked. God gave the earth into the hands of men, and said, "Subdue it." He commanded them to take possession of earth's mighty values and hold them in dominion. The sluggard and the dullard are exhorted to "be wise." Poverty is a calamity that came with sin. The godly man, under normal conditions, should expect to be prosperous. He has a right to be rich, as Abraham was rich, as that perfect servant of the Lord, Job, was rich. But he is not to be a rich fool withal! He is to know the meaning of wealth. Stewardship alone can defend a man against "the deceitfulness of riches," and curb the wickedness that would increase its possessions by evil devices. A wealthy young steward in Oregon remarked to me (I quote his words exactly), "More than once I have turned down an opportunity to make a pretty profit; I had a 'hunch' my Partner would not stand for it."

Second, a man is to save all he can; that is, he is to shun all waste as he shuns evil itself, for waste is evil. There is no suggestion here of hoarding. Stewardship does not know how to hoard; it is too wholly intent upon saving. Hoarding is either the disease of a miser or the misfortune of a wise man who is prevented from saving. It is a financial axiom that when hoarding begins it is a symptom of disease in the economic body. In times of financial panic or uncertainty value is "wasted" by being locked away in banks and strong boxes. But in normal times the wise steward will "save" his money by putting every penny of it to work. The wise steward will understand economy. Economy is another name for efficiency. Inefficiency is waste, whether the cost of it be much or little. This is not merely good business, it is a moral obligation which stewardship must recognize. If the steward does not know how to save successfully, or cannot practice economy, he must learn, as he learns other lessons, with all diligence and patience.

Third, a man is to administer *all*. The steward does not use part of his possession for himself, and give the rest away; nor does he give away a certain proportion, as a tenth, and keep the balance. He includes himself, as well as others, in a wide stewardship that touches the whole circle of his obligation. Whether he helps to build a mission school in Africa or pays his school tax in his own home district, it is all one; both are included in that complete stewardship of his possessions to which he is pledged. Stewardship covers the whole circle of a man's income; it reaches to the farthest extent of human need; it extends throughout the whole period of a man's life.

When one bequeathes value to be administered by others, after his decease, it marks a life not rounded to the full, and a stewardship that was not complete. Let us understand this matter. The bequests of a dead man have small significance in themselves. A last will and testament may be the whimper of a coward who failed, and who knew he failed, or it may be the confident "next thing" of a clear-eyed man who understands the nature of the affairs that are committed to his hands. A wise steward makes a will, as he carries insurance, to provide against embarrassments that might arise were he unexpectedly cut off. But that same wise steward, confident and full of faith, plans to administer his Lord's estate before he shall go to give an account of his stewardship. When it shall be said, "I was hungry, and sick, and in prison, and ye ministered not," it will not be seemly for the steward to make answer, "Behold, Lord, it is provided in my will." Stewardship seeks to fulfill its trust while it is called to-day.

Having briefly examined the ground of obligation itself, we have now to consider how the full obligation of stewardship shall be administered. In respect of his entire income, rightfully acquired, and every possession in honor committed to him, a man finds himself under a threefold duty of stewardship, and in the order here set down:

1. The Obligation of Honor.
2. The Obligation of Life.
3. The Obligation of Loyalty.

In that order we shall consider them.

CHAPTER IV

THE OBLIGATION OF HONOR

WE return now to the tithe of value. The rendering of the tenth is the first obligation of stewardship, for it is the obligation of honor. But the tenth, set apart and devoted to God, can be used neither by angels nor seraphim. It remains in the hands of the man by whom it has been set apart, and by him it must be administered. What, then, shall be done with the tithe?

The primal law that calls for the setting apart of a definite portion of income, names also the purpose for which it shall be set apart—*the tithe is the Lord's*. Until John the Baptist cried, "Behold the Lamb of God!" the blood of young calves and goats, with water and scarlet wool and hyssop, were ordained in sacrificial worship of the Holy God. In early centuries the devotion of animals from the herd, and of fruit from the tree, and corn from the field covered the complete circle of a man's wealth. This was the tithe of value which he devoted in acknowledgment that God owned all. It was not to maintain a priesthood that the tenth was set apart, for the priesthood was a later development. Long centuries before "the house of Levi" was raised up the tithe of value acknowledged God's sovereignty. When, in the fuller development of a nation's life, it became necessary to set apart an ordained priesthood, this was for the instruction and well-being of the people themselves. Men must be set apart whose business it would be to teach the people the way of the Lord, to instruct them in righteousness and truth, and to hold aloft the moral law, "lest they die." No nation can survive except it maintain a pure company of religious teachers.

But preachers and religious teachers have no claim against the tithe of God. The maintenance of this group of workers is a rightful charge against the people. Without these the people perish, therefore the people shall maintain them. It were a worthy use of the tithe to consume it all in burnt offerings, for its primary purpose is to acknowledge the divine sovereignty. Men can claim no part of it as theirs; it does not belong to human kind. *The tithe is the Lord's.*

Nevertheless, God abhors all waste. To what purpose is the multitude of sacrifices unto him, unless the worship of the people is intelligent? Often I have walked along the Ganges, at a Hindu festival, and watched the worshipers sacrificing money to the sacred stream. Copper pice in abundance would be thrown to the yellow water, for most of the people never handle higher values. But copper was not the only coin that dropped into the bosom of Mother Ganga. At times a curtained boat would put out from the shore, and, in midstream, rich Hindu devotees, laving their foreheads with the sacred element, would consign silver rupees, and often gold sovereigns of the realm, to that mysterious current. If religious giving could ennoble men, then were India high in honor among the nations. But God is not honored, nor is manhood ennobled, by the offerings of mere religious zeal, whether those offerings fall from the hands of Hindus, Jews, or Christians. To what purpose, then, is the multitude of sacrifices unto God? Worship must be intelligent. God is dishonored by all religious waste. Therefore God receives, as it were, the offering dedicated unto him, then gives it back again, saying, "Invest this value for me, that the worship of men shall be pure upon the earth, for they that worship me must worship me in spirit and in truth."

Efficiency in holiness is the law of God's kingdom. Not the offering of *things,* whether first fruits or tithes, but the fine sacrifice of a contrite spirit, this is worship. When, therefore, God separated from the other nations a chosen race, and committed unto them the oracles of divine truth, then it was that he ordained a perpetual use of the holy tithe. To this use it was dedicated by the Lord God himself. It is well understood that no Jew could "dedicate" his tithe (Lev. 27. 26-34), for it was already dedicated; God himself had named the purpose for which it should be used. Thus it is written: "It shall be a statute forever throughout your generations, that among the children of Israel they [the Levites] have no inheritance. But the tithes of the children of Israel, which they offer as an heave offering unto the Lord, *I have given* to the Levites to inherit" (Num. 18. 23-24). But why were the Levites to be cut off from all other sources of income, and be maintained by the tithe of God? The reason is plainly stated: "Behold, *I have given*[1] the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation" (Num. 18. 21).

A certain reputed Irishman suggested that because it was broad daylight there would be no further need of the sun. But this Celtic exuberance is sober reasoning when we set it beside the suggestion, implied in the remarkable attitude of some Christian men, that, because God's full revelation has come through Jesus Christ, therefore God's sovereignty need be no longer acknowledged! For, we are told, the Jewish dispensation has passed away, and, with it, the ceremonial law of the Jewish people, including, of course, the tithe. Must we be hourly exhorted, that we shall be able to "distinguish the things that differ"? In truth, the tabernacle is no longer served by the sons of Levi. The cords of that tabernacle have been lengthened and their line is gone out into all the earth. Christianity has succeeded Judaism as full day has followed the dawn. But the human and divine basis of worship is unchanged; therefore the tithe of value, as an expression of worship, continues also unchanged. In ancient days God gave back the tenth, that belonged to him, in order that the worshipers themselves might be provided with spiritual instruction. If Christianity is entitled to its place of spiritual primacy in the world, discerning men to-day will not fail to recognize the ordained and rightful use of that same dedicated portion.

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[1] The tithe is not given by men but by God.

Judaism had its own stewardship to administer in the world. It was perfect for the purpose to which it was appointed. To the Jew were intrusted "the oracles of God," and the secret of the Messiah who was to come. Christianity has another stewardship in the world. It is no more sacred than that which was committed to Judaism, but it is larger and infinitely richer. The Jew waited for Christ's coming; his stewardship, therefore, was for Israel; but the Christian interprets that coming, and his stewardship is for the world. In Judaism, by the express command of Jehovah, the sacred tenth was dedicated to a special use, "even the service of the tabernacle of the congregation"; for it was this "service," and all the varied ceremonies and institutions that centered in it, which maintained the hope of Israel. Without intelligent teaching Judaism could never have been intrusted with the oracles of God. The acknowledgment of one God would still have saved them from surrounding idolatry, but the stewardship for which the Hebrew people were appointed would have perished from human thought.

Is there an institution, absolutely vital to the Christian faith, even as "the service of the tabernacle of the congregation" was vital to the faith of ancient Israel, an institution whose principal business is to maintain the intelligent worship of God, and to extend among men the knowledge of Jesus Christ? If such an institution can be found upon the earth, we have found the divinely ordained successor of the tribe of Levi, which in ancient days was appointed to receive "all the tenth in Israel for an inheritance, for their service which they served." If the Jew was not permitted to "dedicate" his tithe, but was required faithfully to devote it to the purpose for which God had already dedicated it, the obligation rested upon fundamental reason; it was neither local nor arbitrary. Surely, Christian intelligence will recognize the same holy obligation. If honor is required to set apart a tenth in acknowledgment of God's ownership, then honor is certainly required to administer that tenth in accordance with God's revealed purpose.

Is there, then, such an institution among men, an institution without which Christianity would perish from the earth? One answer awaits us, and reasonable men will pause not a moment to accept the word. It is the church.

CHAPTER V

"THE STOREHOUSE"

In a certain coast city a group of Christian people were gathered for a stewardship conference. The question was under discussion, How shall we administer the tenth? Said one: "I believe nothing to-day is so imperative as the work of foreign missionaries, and it is very important that missionaries themselves should be kept 'fit.' I make it a practice to invite outgoing and returning missionaries to stop at my house, for a day or two, in order that they shall feel the touch of home. Of course I charge this expense against the tenth." An observant editor, who was present, made this remark: "In ordinary acts of hospitality we receive our guests as gentlemen receive gentlemen; they would be rather astonished to be served with a memorandum of the expense. Surely, it is an anomaly, to say the least, to receive guests in the name of our Lord, and then require the Lord to reimburse us. We need not hesitate to be gentlemen even when we administer the tithe."

In one of the Middle Atlantic States I met an enthusiastic tither. For many years he had been setting apart a tenth of his income, and he had unbounded praise for "system" in the financial service of the Kingdom. I dined with the pastor of the church, and congratulated him that so strong a tower had been builded into the wall. But the pastor knew nothing of this strong tower, and casually mentioned the yearly pittance paid by this same tither toward the congregational expenses and the general benevolences. I mention it here only because it is typical of confused thinking in all the churches, and has its frequent parallel. A widowed mother and an unmarried sister were dependent upon this good man for support. Therefore this portion of the family expense was charged against the tithe, because it was "a plain Christian duty"! Of course this amount could have been charged against his gross income, if he did not regard it as a normal family expense; to charge it against the tithe was confusing to say the least.

Some good people in their distribution of the tithe have the matter worked down to a remarkable fineness. I knew a delightful and original brother who kept a "Lord's pocket." It was the left-hand pocket of his pantaloons, and very conscientious was he in the use which he made of it. Was a morning paper required, or car fare, or a midday lunch, this was "personal" expense, and the money came from the *right-hand* pocket. But the one-legged soldier who sold pencils that nobody wanted, the blind organ-grinder near the bridge, and the Sunday morning offering at his own church, these were not personal but "charitable and religious" expenses, and were therefore to be served from the *left-hand* pocket. I am not laughing as I write; I am marveling at the patience of God. Carrots, and cauliflowers, and oak trees—do they not all grow out of the earth? Shall they not therefore be classified together?

It is an unhappy suggestion that ministers in relating themselves to the tithe of God do not always think clearly nor lead wisely. Some ministers have earnestly affirmed that their entire life-calling is one continued stewardship, therefore they are not expected to take account of "mere money." Others have suggested that they do not receive salary, as such, but simply "a living," therefore they should not tithe the money whose use is already designated. Still others, with remarkable penetration, have insisted that they are already, *de facto,* heavy financial contributors to the church. Here is such a case, one that is by no means exceptional: A certain minister had entered upon an early business experience, which he left to study for the ministry. In the pastorate he had received only a meager salary—$800 to $1,000. In business he could have earned from $1,500 to $2,000. Therefore, in "ability to earn" he was contributing to the church from $500 to $1,000, which was far more than a mere one tenth of his present small salary of $900 and parsonage!

Of course the folly of all such financial shifts is apparent; they need not be discussed. The minister is, first of all, a man. But the ill effect of his confused thinking does not fall mostly upon the minister himself, although he thus loses the rare consciousness of partnership, which is the core of preaching; the heavy loss falls upon the church thus robbed of its right to be clearly instructed and personally inspired. It is an unhappy hour when the minister separates himself from the professional men and working men of his congregation. There are other men who toil for a mere "living." As a matter of fact, most ministers are free from this reproach, but the few (some of them widely influential) who, by personal example, fail to acknowledge God's ownership of value, are responsible for much confusion among the laymen. Error in a public teacher is costly.

It goes without saying that men who honorably tithe their income are honorable men. It must be, therefore, that many have not thoughtfully considered the meaning of the tithe, that they so constantly divert it from its rightful use. They think of it as a minimum to be given for charity, reform, and religion, and almost any good cause finds them ready to respond. They are certainly "good fellows," but they can hardly be called "good stewards." Shall they subscribe for the congregational expenses of their own church? Certainly; that is understood. Are Young Men's Christian Association dues expected? (albeit such dues stand for general club privileges)—there is the tithe. Does famine in India or a flood in the Southern States call for immediate relief? The tithe is ready. Is the campaign committee calling for special funds to press the cause of good government at the spring elections? The tithe is not yet exhausted. Shall there be a new hospital at the county seat? Not this year, but next year's tithe will help see to it. Shall we look after the poor of our own community? Surely, this must be done, though the tithe is getting low. Shall the church press its marvelous conquest in China? No doubt this is needful also; we wish we could give more; perhaps we shall make it an "extra." Shall the American black man be a menace or a strength to the kingdom of God? Well, we cannot look after everybody, and that is the flat truth. There is a limit even for tithers!

The confusion here is evident. The significance of the tithe is not recognized, but is identified with the whole broad stewardship of life itself. The misconception roots still deeper, for the Church of God is identified with wide human brotherhood. That is, the fruit of the tree is confused with the tree that has produced it.

The church is pivotal to the entire conception of stewardship. Men must think clear and then large. To be "churchy" is surely less than reverent, but failure to regard the church cuts the nerve of stewardship. Dan Crawford, in Darkest Africa, learned to "think black," and thereby wrought a vital service for his generation; that is, his thinking was "geared" to his subject. Some men, in these stupendous days of the Son of God, "think church" after the crude fashion of mediæval years. It is time for virile men to "think church" in terms big enough and broad enough to compass the purpose of Jesus Christ upon the earth. We shall not here define the church, nor name the program of the church, but this we say: Any program worthy of the church implies the use of means, and therefore requires that the strong force of economic value shall be directed into that program. It is a scandal and a tragedy beneath the sun that the church must stand as a suppliant, asking for a gift, when the eternal God in wisdom hath ordained that a definite proportion of value, even the sacred tithe, shall be held in honor, subject to her call. "Bring ye the whole tithe into the storehouse," saith the Lord God. Note the Divine word: *Into the storehouse.*

Right here it seems necessary to insert a line, lest any should nervously "view with alarm" the possibility of a "rich church" and a "powerful hierarchy" bringing back again the "domination of the priesthood." Why, indeed, should intelligent Christians, and especially Protestants, give a tenth, or any other set portion, to the church? Let every man do good as he has opportunity, but let him maintain his democratic birthright of individual liberty! Surely, this is democracy. But it is adolescent democracy; it is democracy with the big voice; it is strong and full of hope, but it has not yet come to a man's years, nor a man's responsibility. It does not yet know the hidden genius of Christianity. Democracy at the full is not the people revolting against tyranny, it is the people ruling with equity. Christianity is not a protest, it is a program.

This whole matter of the tithe and the storehouse resolves itself into three related questions: First, does the average Christian man believe in the pure-hearted purpose of himself and his brethren to maintain and extend the kingdom of God upon the earth? Second, does he recognize in that purpose of cooperation an undertaking large enough to command immense resources? Third, can the average man provide, for the use of himself and his brethren, a comprehensive yet simple financial plan, so that the administering of church affairs shall become a credit to his business sense?

Perhaps it is fair to say, and therefore it ought to be said, that many Christian men have had but scant interest in any church program whatsoever. Whether they are to be blamed for lack of loyalty, or whether this blame rightfully rests upon the ministers of the churches because of timid leadership, it is idle to discuss. This is true—our generation is notable for the laymen who are rising as a positive force in all the churches. In increasing numbers and with enlarging purpose they are planning for the kingdom of Christ.

This generation has certainly demonstrated that the program of the church is big enough to grip the mind and fire the imagination of the strongest men of our time. That such men are fully capable of handling their own affairs, in the church as in the business world, need not be argued. Sound ethics recognizes that the church is the rightful storehouse for the dedicated tenth, and broad-minded laymen are the first to acknowledge this basal fact. When, therefore, a Christian man "brings his tithe into the storehouse," he simply recognizes himself as bound in honor to administer that tithe for the world-wide program of the church, of which he himself is a component and necessary part. Three things at once become apparent.

First, the individual can never be merged, or lost, in the general body of the church. The "storehouse" is not the local or general *officiary,* it is the church itself, that is, the whole company of believers, with their whole wide program of worship and service throughout the world. No official body can safely undertake the responsibility of administering the tithes of the people. It is plainly the duty of church officials to advise the congregation, and to press an educational campaign which shall make every member of the church intelligent concerning the whole broad program of the Kingdom. It is also clear that undesignated contributions shall be distributed by the officers of the church according to their best wisdom. Moreover, it must always remain the privilege of individuals in the church, especially of the "little ones," to place their tithes and offerings in the hands of the church officiary, with full confidence that they will be faithfully administered for the whole work of the church. This is seemly, as it is just and right. Nevertheless, the only plan of finance that can permanently build up the Church of God, and supply the revenue needful for its vast operations at home and abroad, must rest upon the free and enlightened judgment of the individual believer.

Second, no program of the church can permanently prosper except through group service, or, as it is popularly phrased, "team work." In Pentecostal days "the multitude of them that believed were of one heart and of one soul." Perhaps such universal agreement in the church can be no longer expected—indeed, more than one noble enterprise of the Kingdom has rested for a time on the fidelity of one heroic soul—nevertheless no great program for Christ, through his church, can be completed in a corner. Men must presently join hands in support of it. Therefore bringing the tithes into the "storehouse" must signify a willingness to forego, *if need be,* some private but worthy enterprise in the church, in order to cooperate with one's brethren in the largest possible program of united effort. While this is true of the individual in the local congregation, it is also broadly true of each church in a given community, and of every great denomination in a world-wide program of cooperation.

Third, every organized church is an authorized clearing house, by means of which the offering of the individual, whether great or small, becomes at once identified with the whole work of the whole church. Shall church finance in the local congregation be mainly concerned with an expense budget for mere maintenance, or shall it include the princely program of Jesus Christ in all the earth? Shall church members make their own church, as such, a living force in the community, with group solidarity strongly developed, or shall they act independently as individuals?

This is what we mean: A prosperous layman contributes five thousand dollars to his *alma mater*. The gift is made after full reflection. The draft is sent from his downtown office, and is duly acknowledged by the treasurer of the college. The fact, with suggestive comment, is presently announced in the newspapers. Now, the whole purpose of this offering is to enlarge the work of Christian education, but what a bald and secular setting for such a gift! The thrill of it never reaches the heart of the church. This benefaction to the college is merely the personal remembrance of one man. The church, *as such,* has no particular interest, for the church offerings with which the people are familiar are dollar bills and odd silver, for "expense money." That is why it is so desperately hard in most churches to lift the offertory into the dignity of worship. Rather let this gift pass through the local church, as a check passes through a clearing house. It would be fitting that the minister and the treasurer of the church should have knowledge of the intended offering. It is a special gift, and therefore it may receive special mention at the time of the offertory. The draft for five thousand dollars is in the hands of the minister, who stands as the representative of the congregation, to devote this gift to God. The church treasurer, with a thrill of faith that does not always come to him, records the offering under "Education," and to-morrow the draft is forwarded to the treasurer of the college. What has happened? This: the church *as such* is vitally aware that Christian education has been committed into its hands as a part of its great work in the world. Not a single donor only, but the church itself has been knitted to the college.

And so through all the wide program of the church—missionary, educational, social, and charitable—group service shall prevail.[1] Communities, and presently nations, shall recognize the united movement of the Christian body in the midst of them. The individual shall be content to decrease, that the City of God—a Christian social order—shall increase in the world.

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[1] Treasurers' prepared Journals, simplifying church finance, and making it easy thus to record individual gifts and pass them through the "Church Clearing House," may be obtained from the Laymen's Missionary Movement, New York city.

We are aware that different men will think different thoughts concerning the foundation and constitution of the church. Therefore we have not defined the church, nor shall we. Let the "church question" rest just here. For, whether the church takes its calling and authority from an historic episcopate, or from the ordination of the congregation, or from the exigency of human need itself, its work and service in the world are in every case the same. The program of the church is "to preach the gospel to the poor, to heal the broken-hearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, to preach the acceptable year of the Lord." No such program can be even attempted unless Christian men shall recognize that the church is the appointed storehouse for God's holy tithe. Let men choose their church with intelligent liberty, for "there are differences of administration, but the same Lord"; then let them press the program of their church with unswerving honor.

With all its narrowness, perverseness, and backsliding Judaism accomplished its stewardship for the world. In the birth of Jesus Christ that stewardship was fulfilled. Throughout all those Jewish centuries, when the people swerved from the truth, the stern judgments of Jehovah restored them, until, finally, the sovereignty of one God was recognized and acknowledged. The "service of the tabernacle of the congregation," maintained by the holy tithe—itself the acknowledgment of divine ownership—did not permit the people to forget that one fundamental fact. When the Prophet of Nazareth began his ministry Israel's faith in one God was absolute; he could build on that strong foundation.

Nineteen centuries have passed since Jesus Christ ascended from Olivet. Has Christianity accomplished its stewardship for the world? The shame of shrouded nations is the shame of the church to-day. Covetousness cankers at the heart of Christendom. God's ownership of value is believed, but merely as an academic truth; there is no honorable acknowledgment of the faith of the church. The holy tenth, God's portion from the beginning, does not reach the majestic purpose for which it was dedicated by God himself; therefore the stewardship of Christianity in the world is weak and uncertain. Israel could maintain the divine worship, a regal and worthy acknowledgment of God's sovereignty, for the tithes of the people never failed, and they were never diverted into other channels. But the glorious Church of Christ, robbed of its rightful portion, must limp halting to its task. It must ask for support, as the destitute poor ask for alms, while its own dedicated portion is either positively withheld or turned to other uses. The shame of it emasculates the ministry, but the dishonor of it must rest upon the laity.

Is it time to quibble of "Jewish statutes"? Is it an honorable thing to withhold from the Church of God the immemorial tithe, so faithfully paid to that ancient "service of the tabernacle of the congregation"? Does not our generation mark the day when men of spiritual and mental girth shall give the church one full and glorious opportunity to preach Jesus Christ throughout the earth? O for one generation of men who shall make the church, what so easily she might become, "fair as the moon, clear as the sun, and terrible as an army with banners"!

CHAPTER VI

THE OBLIGATION OF LIFE

A PICTURE rises often in my memory. It is the picture of a Christian home in the district of Jaloun, south of the Jamna River. It is early morning, and the wife of Chiranji Lal is planning the day's food for her household. Ranged in front of her are several large pots of red baked clay—the family storehouse. They contain rice and wheat and millet. Hanging from the smoke-covered rafters are bunches of dried herbs and spices. In a smaller covered vessel on the shelf is the precious *ghee,* the "butter-fat" of the Orient. In a basket near the door is a small supply of fresh vegetables. Before measuring out her stores for the day she brings from the hearth a winnowing shovel made of reeds, and, from the inner closet of the house, another baked-clay pot, half full of millet. It is the *Bartan ki Barakat,* the "Vessel of Blessing."

Millet cakes and vegetables are to be the food for the day. As the little Hindustani woman measures out the grain by handfuls one marvels at the deft skill of her slender fingers. There is patience in her dark eyes, and faith in the lilting Christian song which she is singing. But she stops her song, for she must count, and counting is particular business. She stoops over the store of millet, the winnowing shovel is in her hand and the "Vessel of Blessing" is at her feet. A handful at a time she measures the millet into the shovel, counting with care, *"Ek, do, tīn, chār, pānch, chha, sāt, āth, nau"*—and then she pauses. She stoops a little nearer, that no precious grain shall fall upon the ground, and counts again—*"Das."* It is the tenth handful. It does not reach the winnowing shovel at all but is poured into the "Vessel of Blessing." The winnowing shovel is carried to the grinding mill in the corner, where the millet is presently reduced to meal ready for kneading. The "Vessel of Blessing" is returned to the inner closet ready for Offering Day, when the missionary will visit the village.

The family store of grain, carefully husbanded, is supplied by God, the giver of all; the "Vessel of Blessing" contains the tenth, the acknowledgment rendered by this Christian household; the winnowing shovel contains the family portion for that day. This, the family portion, is the second obligation of stewardship; it is the Obligation of Life.

Should one affirm that the obligation of life precedes the obligation of honor, we have two things to say. First, life *is* honor. Second, a man's first obligation, under any conceivable circumstances, must be to God the giver. This is always an act of faith, and, if rendered in sincerity, is the absolute assurance that the second obligation of stewardship—the obligation of life—will be unquestionably fulfilled. The Word of God is rich in promises to the man who will not swerve in this fidelity of stewardship. They are classic scriptures and grow richer with each repetition. "Honor the Lord with thy substance, and with the firstfruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst out with new wine" (Prov. 3. 9, 10). "Bring ye the whole tithe into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it; and I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts" (Mal. 3. 10, 11, R. V.). "My God shall supply all your need according to his riches in glory by Christ Jesus" (Phil. 4. 19).

The wife of Chiranji Lal, in her simplicity, is somehow persuaded that there is a connection between the "Vessel of Blessing" and the daily supply of grain which she grinds into meal for her family; therefore she makes the household obligation *her second consideration,* knowing that God has made it *his first.* Somehow, Chiranji Lal and his household feel safer to have it so, when the Jamna fields are withered and the sound of the grinding is low.

The obligation of life covers a threefold duty of stewardship: First, provision for the family; second, maintenance of the state; third, relief of the poor.

The family must be first. Thus it is written, "God setteth the solitary in families"; and again it is written, "Children are an heritage of the Lord." The question has been carpingly asked, "Would you take bread from the children and give it to the church?" Such a question requires no answer. Rather let it be asked, "Should a man deny himself in order to render acknowledgment unto God, and should he teach fidelity and self-denial to his children?" The sincere question brings its own sincere answer. The only real difficulty that ever comes to a man is his failure to frame the sincere question.

The statement of an axiom is the discussion of it. Food, raiment, and shelter, these are the trinity of necessity upon the earth; these name themselves in a man's stewardship of the home, therefore they need not be named. But wholesome recreation is a human necessity; so also the mind needs food, and the spirit of a man cannot be left in nakedness. Education and culture, as truly as physical supplies, are therefore primary needs of life. If these are unknown names among the millions, it is because the millions do not yet dream that life is a lasting stewardship to be administered, and not a fleeting chance to be exploited. The hour in which a man renders his acknowledgment of God, and thus relates himself intelligently to life, that is the hour in which education and true culture make the beginning of their appeal. They will be as surely covered by the provisions of family stewardship as that the young of a robin are covered in the nest.

Stewardship of the family must consider the days to come. A provident fund, the result of savings or investment, is stewardship taking the long look. Wise prevision is an obedience to the word of Christ, "Be not anxious." This presents no difficulty in the discussion. But where does prudence end and opulence begin? At what point does a man leave off care for his family and enter upon the quest for riches? Two things are true. First, there is such a point; and, second, that point must be determined by each man for himself. We are not saying that a man shall not enter upon the quest for riches; on the other hand, we are confident that this is the very thing to which many men, under God, are called, both by ability and opportunity. But the stewardship of riches is not to be identified with the stewardship of a competency. Men will be judged, and, if they are wise, they will judge themselves by two very different standards. The very liberty which permits them to place their own definition upon the terms "competency" and "riches" will be the boomerang to smite them if they abuse that liberty. The all-sufficient God delights to supply his children with "all-sufficiency in all things."

Let a man therefore administer that sufficiency in all honor, and let him recognize its limitations.

The second element of stewardship in a man's obligation of life is maintenance of the state. It was the command of the apostle that "supplications, prayers, intercessions, and giving of thanks be made for all men, for kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty." By "the state" is meant that remarkable fusion of federal, State, county, and municipal government, which, in America, is administered by those "in authority," that is, by the people themselves through their chosen representatives. A citizen's responsibility for taxes, rates, and assessments marks an element of stewardship which is not always recognized as such. Taxes are not infrequently resented as though they were an arbitrary imposition, laid upon one by "an outsider," something which it is a citizen's duty to resist. We pay our grocer bills with a sense of value received, but the cost of maintaining the glorious institutions of the republic is a weariness to us. Some day our citizenship shall be a finer thing. Stewardship is the kingly doorway into all the higher life of our civilization.

There are those who insist that state taxes among the Jews were included in their tithes, for Israel was a theocracy; therefore, in order to be consistent, a Christian man should also pay his government taxes out of his tithe. The remark is frequently a token of mere casuistry, and, as such, we have no desire to discuss it. But, where the suggestion is offered sincerely, we are in perfect sympathy with it. As a matter of fact, in Jewish history "the tithe of the Lord" had nothing to do with political Israel; it was the second tithe that was thus to be administered. But, as a matter of virile and Christian citizenship in our own generation, we would welcome such an interpretation of the larger work of the church. It would help to dissipate the unthinking folly which supposes that because "church and state" have no organic connection they have, therefore, no functional relation—a preposterous supposition. But Christian citizens, who in sincerity would recognize that government taxes are chargeable against the tithe, must remember the various kinds of taxes, and the purposes for which they are levied. Personal taxes and the income tax might with propriety be charged against the tithe, for they represent a citizen's personal allegiance to the authority of government, which is ordained of God; but there is a color of charlatanry in the suggestion that real estate and land taxes should be taken from the Lord's portion.

There is a third element of stewardship which must be recognized if a man would fulfill his obligation of life. A week can hardly pass, scarcely a day, but this stewardship becomes a service of urgency, and a savor of peculiar sweetness. It is the relief of the poor. Unquestionably this humanitarian service belongs just here; it is an obligation of life. "The poor shall never cease out of the land," was the word of Moses; "Ye have the poor with you always," said Jesus. Therefore the poor and unfortunate are to receive their portion from the hands of their more favored brethren. The relief of the poor is simple almsgiving; it is sweet charity. It is not a scheme of economic reorganization nor a program of social betterment; it is a present act of feeding the hungry and clothing the naked.

"But is not the relief of the poor a charge to be made against the tithe, rather than against the family portion?" The best possible answer is to refresh one's memory concerning fundamental things. For this purpose the Hebrew Scriptures are illuminating. The tithe of the Lord came first, always first. Its purpose was the divine acknowledgment, and its use has been already named. Then came the second tithe, principally used for the maintenance of national and social institutions. Then came the relief of the poor, the most beautiful organized charity recorded in human history. This was named in an earlier chapter,[1] but may be repeated here. Another tithe of the crops (not annually, lest constant giving should encourage idleness, but every third year) belonged to the poor; in addition, every seventh year the natural produce of the fallow ground was their portion, with uncultivated grapes and olives; the year of jubilee, every fifth decade, was a special institution, designed as an economic cure for poverty, to be applied at least once in every generation. Besides all this, which was under sanction of law, personal almsdeeds were enjoined; the corners of the fields and the gleanings of the harvest were an extra allowance granted by custom to the destitute. If there is any worth whatsoever in the ancient law of Israel, not as a statute, but as a guide in ethics and religion, then it is perfectly clear that the relief of the poor has been correctly referred. It is not a charge against the tithe of God, but is a part of the family portion.

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[1] See Part II, Chapter I, p. 61.

In all that we are saying there is an underlying principle which can be easily recognized. That principle, if recognized and regarded, will determine a man's attitude of stewardship in the various obligations that rest upon him. It is folly to draw hard and fast lines. In any large view the kingdom of God becomes identified with the family, with the state, and with the social order. There is a "church in the house." The stewardship of the church and the stewardship of the house are made up of intersecting lines, and these again merge in the social body. Nevertheless, these lines of stewardship are logically separate, though they need not always be separated. In establishing the kingdom of God in heathen lands a church, a school, a hospital, a printing press, a mission house—they are all parts of one great church program; their support is therefore rightly charged against the tithe of God. But in the Christian lands of the West this is not true. A man's obligation of stewardship should recognize differences that are fundamental.

Stewardship is too big and broad to become a technical thing; it will plan for the whole man, whether at work or school or play. There can be no rules and regulations, for stewardship is an attitude of life rather than a formula of conduct. Hence, for this very reason, men of honor will be the more careful to observe fundamental differences. They will "render unto Cæsar the things which are Cæsar's, and unto God the things that are God's."

CHAPTER VII

THE OBLIGATION OF LOYALTY

THE late J. Pierpont Morgan did not espouse the political faith of Woodrow Wilson and the Democratic party. It seemed to him that the financial program, to which Mr. Wilson and his party had pledged the government, was not friendly to the vast interests which he represented. Concerning the intricate and far-reaching issues involved we have here nothing to remark. We offer but a single observation. On the occasion of Mr. Wilson's inauguration as President of the United States the great financier requested Colonel Harvey, then editor of Harper's Weekly, to convey to the President his assurance that, if at any time the financial resources controlled by Mr. Morgan were needed for the strengthening of the national credit, those resources were absolutely at the disposal of the government. There is no least reason to question Mr. Morgan's sincerity. It was the Obligation of Loyalty.

After seven years of fruitless waiting Christopher Columbus turned from King Ferdinand and the Spanish court, determined to take his daring project to the court of France. His vision of a continent west of the Atlantic had found but one distinguished friend. But, for the honor of Spain, that friend, Isabella the queen, espoused the cause of the intrepid Genoese sailor. "I pledge my jewels to raise the money," were words which changed the course of history. The hour was ready, and the man was there; the movement of civilization waited for a woman who understood the obligation of loyalty.

But the obligation of loyalty, of which we now are writing, needs neither vast wealth nor crown jewels to make it splendid. H—— B—— was a widow, living with her married daughter. One Sunday she listened to a missionary preach, and caught a vision of the kingdoms of this world becoming the kingdom of our Lord and of his Christ. At the close of the service she approached the missionary. "My years are nearly finished," she said, "and my kind children are supplying all my wants. I have three hundred dollars in the bank drawing interest. I had intended to leave this to my children, but they do not need it. Will you take it and send it to the Board of Foreign Missions?"

"Wait a few days," the missionary answered; "talk it over with your children, and, if you continue of the same mind, I shall receive the money with gladness and forward it to the Board."

The following week the missionary inquired his way to the humble home of this good woman. She was expecting him, and met him at the door with radiant eyes. Her daughter and son-in-law were there, a contented Christian household. Scarcely had the missionary taken his seat when H—— B——, fumbling at the bosom of her dress, came toward him. A knotted handkerchief was in her hand.

"There is no need to talk it over," she said, laughing. "My children are as happy about this as I am," and into his hands she poured three hundred dollars in shining gold, while her daughter and her daughter's husband looked on with smiling faces. "I told the cashier I did not want it in bank notes," she continued, "but in God's own gold; it is for him," and the bright tears in this good woman's eyes were brighter than the golden coins that glistened in the missionary's hands.

As he walked to the train that day, to continue his journey, the missionary was beholding days of the Son of man that shall yet be upon the earth. This he thought, and thinks now, and writes it down with solemnity: To receive this widow's mite, even all her living, was an unpardonable affront against sound ethics, or else there is an obligation of loyalty that rests with absolute compulsion upon our generation. Had H—— B—— been a young mother with growing children, she would not have been justified in thus alienating her patrimony; to receive it would have been a reprehensible act on the part of the missionary and of the Board which he represented. But such was not the case. Here was a godly woman near the close of her life; her simple wants were all supplied by those who loved her; her grown children were not dependent upon the few hundred dollars that lay in the bank; their satisfaction was in the happiness of their mother, and the mother's joy was in loyalty to her Lord.

The foregoing paragraphs have named and defined the Obligation of Loyalty. *Ownership* will repudiate it as the payment of an obligation, and regard it only, if at all, as the gift of generosity. But *stewardship* uses no such confused vocabulary. "It is required in stewards that a man be found faithful"; honor needs no other word. A steward does not "give away" the estate which he is bound to administer; he has in mind at all times the interests of the owner. It was a token of the generally low level of property ethics that in past years the gift of a few thousand dollars, or a million, by some rich man, was heralded far and near as a "generous benefaction." Such euphonious phrases, it will be noted, are not frequent to-day. The reason of it is a heartening sign of progress. With increasing wealth there is an increasing sense of stewardship. It is not yet a "common" sense! Stewardship is indeed but a little child. But it is a sturdy child, and the years are before it.

The obligation of loyalty rests upon a common quality in all men. The average man is not a stranger to this noblest of human attributes. But the working of it in different men is by no means identical. To the man in affluence it means one thing, to the man with a competency another; but it means another thing altogether when a man is found in hard circumstances. Loyalty has but one possible definition for all of them—it is faithfulness; yet the test required of these three men is wholly different.

Take a man in hard circumstances. The compassionate God *requires* nothing from him, nevertheless his acknowledgment of God is first. Failure here is a prophecy that hard circumstances will degenerate into hopeless poverty. His tithe is first. This is not a "demand" issued by the great and gentle God; it is the man's own refusal to sell his glorious birthright because he has been overtaken by temporary distress. A peculiar blindness rests upon some good people. How can a man expect financial enlargement when, in the very hour of his need, he severs his financial connection with the Source of every economic value! "Hard circumstances" are a challenge which God delights to acknowledge. After the tithe comes a man's stewardship of the home —wife and children, hearth and board. And now it is that a man in hard circumstances will thank his God that the holy tithe was never forgotten; that, in the face of adversity, he held fast his integrity. The words of David the king mean much to this man: "If it had not been the Lord who was on our side, when men rose up against us, then the waters had overwhelmed us, the stream had gone over our soul." He has accomplished two results, both of which seemed impossible to perform: he has rendered his tithe and he has provided for his household. But where shall this man stand when the call is made for "something more"? Verily, his obligation of loyalty has been discharged to the very full. If, at the end of the month, he finds it possible to save a dollar, loyalty to God, his family, and society requires that he lay that dollar by in store. As a faithful steward, he may need to harden his heart against appeals which come to him. Nevertheless, if such a man, out of his self-denial, and as a special acknowledgment of divine help, lays down a voluntary gift to be devoted to other men in need, it is "an odor of a sweet smell, a sacrifice acceptable, well-pleasing to God." It is a human service of the finest texture.

In naming the man in adversity we have surely located the man with a competency. If, instead of financial anxiety, there is comfort and confidence, by so much the more does honor hold him to acknowledge God. The rendering of the tithe, and the stewardship of it, are now an exhilaration. In his stewardship of the home he has need of watchfulness, for it is easy to drop into the sloth of luxury. There is a stewardship of life as well as money; therefore he is called to simplicity and not to display. A man with a competency may know the full joy of living; he may understand the delights of culture and the meaning of the humanities. To fail, therefore, in the noble art of self-denial is to mark oneself unworthy of the financial comfort which has fallen to one's lot. If it be a new picture for the parlor, or a belated lad lifted into the light, the obligation of loyalty makes culture broader by making life holier. The lad will be lifted.

The steward of a competency must himself judge between a virile and a vicious standard of expenditure. If he cannot discern the strength of life and the swagger of it, his stewardship may have a name to live but is dead. It is related of a certain multimillionaire of New York that, learning of a successful deal in Wall Street, in which a certain "plunger" had cleared five millions in money, he remarked, "He ought to quit now; why, a man can be comfortable on an income of two hundred and fifty thousand a year, just as comfortable as though he were rich!"

The last word of the last paragraph is the text of our final remark. What is the obligation of loyalty when a man is rich? If he shall be able to avoid the first pitfall before him, he is likely to achieve partial if not complete success in the royal road of stewardship. *Let him pay his tithe!* Strange as it may seem—for the testimony is conclusive—the payment of the tithe grows more difficult as wealth increases. This is the deceitfulness of riches. This is why "it is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God." Is it, then, a question of money? Not at all; it is a matter of acknowledgment. The poor man acknowledges God the owner and himself dependent, and is helped to understand the true perspective of life. It is the very point at which the rich man is most likely to fail, and his failure is fundamental to life and character. He is sufficient in himself; he has need of nothing. He might often be saved from this peculiar pest of riches if he could remember that self-sufficiency is the essence of vulgarity. The hall-mark of royalty is not there; it is not "to the manner born." The kingly man is humble before his King.

With the acknowledgment of the divine ownership, both recognized and declared, the stewardship of wealth becomes the most remarkable administration of power that is now known upon the earth. Kings and Presidents are the servants of the people, but the rich man has sovereign authority. That there should be metes and bounds to this sovereignty is right. Predatory wealth has no place in human society. As a criminal against the social order its sentence of banishment has already been pronounced; it will pass away. But rich men there always shall be, and their number will increase, and ought to increase. The subjugation of the earth is only begun. Riches unmeasured are yet awaiting "the men who can." The taint of unrighteous acquisition need not rest upon a single dollar of it.

Nevertheless, that they may know the things which pertain to their own peace, let rich men understand the only tenure of wealth that will be tolerated under the heavens. The people have spoken it, and it shall stand! Rich men shall be stewards or they shall be stoned.

After the tithe is rendered, and after the family portion is named (there is no carping purpose to judge another man's liberty, for stewardship is the offspring of honor), then comes the obligation of loyalty. It is this: The full balance of income and wealth which may remain, or which may be acquired, is to be released under a broad program of stewardship for the conservation and extension of the Kingdom of righteousness and truth. No man can compass it alone, but many men working together, under the illumination of God's free Spirit, shall establish the kingdom of heaven upon the earth. One cannot even name the bright avenues of stewardship, as they sweep outward to the whole circle of the earth and inward to the whole nature of man. Missionary enlargement, church extension, educational foundations, medical research, social betterment, scientific advance, civil and political amelioration—these and a hundred other radiant lines of service await the unloosed forces of economic value, whenever men shall be ready to open wide their hands, and let it return to God who gave it.

Two gentlemen were sitting together at the Union League Club in a certain American city.

One was a prosperous merchant, the other was counted among the millionaires of our day. They were conversing of the new standards of property —which are the old standards come again—for stewardship is not an exclusive "church doctrine"; it marks an ethical revival wider than most men dream. The rich man was making reply, for the prosperous merchant had been pressing home the truth which was gripping his own thought.

"Possibly you are right," he said; "possibly a man does not own what he has accumulated. But it will come to this: If a man is not to keep what he has gotten together, nor do with it what he pleases, you have taken away the motive for concentrated attention to business, and there will be a smaller development of material resources; a man simply will not work hard and long if he is not to be the owner of his own wealth."

But he was wrong. The prosperous merchant had spoken fundamental truth, and the gloomy forebodings of the millionaire at the Union League will not be realized, for a new life-motive is reaching the fine fiber of our manhood. It is called by different names, and it is not always recognized. Grover Cleveland named it when he said, "Public office is a public trust." Theodore Roosevelt preached it for a strenuous decade, and ten thousand lesser voices are repeating it over the land. The churches are pressing it, and it will win. At bottom it is this: *Life is a steward-*

ship; to have is to owe, not own. The best blood and the best brain of our generation have openly espoused it. Slowly, very slowly, the City of God is being builded upon the earth, "and they shall bring the glory and honor of the nations into it."

CHAPTER VIII

THE PROGRAM OF STEWARDSHIP

" 'But you were always a good man of business, Jacob,' faltered Scrooge.

" 'Business!' cried the Ghost, wringing its hands again. 'Mankind was my business. The common welfare was my business; charity, mercy, forbearance, and benevolence were, all, my business. The dealings of my trade were but a drop of water in the comprehensive ocean of my business.' It held up its chain at arm's length, as if that were the cause of all its unavailing grief, and flung it heavily upon the ground again."

Charles Dickens could weave it all into an exquisite Christmas Carol, but we shall use it as a text for one very practical remark. It is this: If the common welfare is a man's business, then business requires that he shall set about his business as though it were his business. If the business of a corner grocery were conducted with as little planning as most men conduct their business of stewardship, the business of the bankrupt courts would be immediately increased.

A distinguished secretary of education was addressing a gathering of alumni. "Seven Methodist and six Presbyterian schools, of collegiate and seminary grade, in the State of Iowa," he said, "and all of them inadequately equipped for the work of modern education." We ask, what does it mean? Several things, perhaps, but one thing very clearly: sincere stewardship, but no program.

The writer spent a day near the northern boundary of North Dakota in a village of two hundred inhabitants. The village is in the center of a prosperous wheat country, and the people are religious. There is need of one strong church in the village, and the people could give full and generous support to one pastor. Yet what are the facts? Three pastors meet twice a day at the village post office, and all of them are receiving "home missionary" money to enable them to provide for their families. The Lutheran pastor is receiving $800 (my memorandum is dated October, 1912, and is the record of a conversation; I have had no access to official reports), the Congregational pastor $600, and the Methodist pastor $200, in all, $1,600 per year from the funds of three great mission boards, where not a single dollar is needed for subsidy. The people are abundantly able, and would be abundantly better off, if they were providing for themselves. In spite of such instances, which could easily be multiplied, church federation is actually making progress. Present absurdities are more and more deplored by all good people. When stewardship works to a program such follies will cease.

There are three things that should be said:

First, a recognized obligation of stewardship, without a program, is not intelligent. Second, a narrow, local, or provincial program will frustrate its own purpose. Third, an intelligent program demands a fair understanding of the modern problems and opportunities of the kingdom of God.

First, then, what shall be said to the man who "feels like giving"? This writer, at home on furlough, never knows release from the burdens of a missionary. The pressure of a heavy load is never lifted. His keen temptation is to answer his own question in terms of quick cash, and in so doing he would speak the fervent wish of thousands of other men in the church, both at home and abroad, whose business is to get under heavy burdens. Thus he would answer: "Say nothing; money talks; take his contribution, and take it quick, while the feeling lasts!" But we are working in the presence of vaster world-problems than can be served by the ready cash of a few generous-minded men. The kingdom of righteousness demands money in vaster sums, and in quicker cash, than have ever yet been named. Therefore this answer must be written down: "Tell him to hold his money and think his problem through."

In saying this we take issue with many good men who affirm that the correct basis of giving is immediate and outward response to warm desires and strong inclinations. They do not care for "cold, calculating finance," but prefer "spontaneous, open-handed giving." The writer was delivering a missionary address at a certain church, and sought to outline the task laid upon our generation. At the conclusion of his address the pastor spoke. "I consider it wrong," he said, "to stir a congregation with a great vision of duty, and then deny them the immediate opportunity of setting about that duty; let the collectors wait upon the congregation." So three hundred prosperous people proceeded to drop silver coins into purple bags. They were setting about the task that rests upon our generation! The congregation then went home to dinner, and the missionary withdrew to his room to cry, "How long, O Lord?" The fact is, virile human emotion demands a task worthy of its strength; it would impel a man or a congregation to undertake a large and intelligent program. To whet a man's interest to a keen edge, and then ask him for his ready money, is a serious human affront

The preposterous custom of taking "an offering," when the one thing required is human service, is responsible for a widespread failure to recognize personal responsibility. Take, for instance, our dealing with the poor. "Blessed," said the psalmist, "is he that considereth the poor." Yet how much of our common charity "considers" the poor at all? We give money for coal because the days are chill. We would be in utter misery to sit beside a blazing hearth, knowing that our neighbor was crouching in misery beside dead embers. But summer days will come, and we shall be distressed no longer. The poverty of our neighbor has not been alleviated, for we have not "considered" it. When winter returns we shall give more money to buy more coal, for our neighbor's misery will be again upon him. Had we "considered" him during the months of the summer, he might be buying his own coal.

We fully recognize that men will not administer their possessions in behalf of others unless they see that there is a positive human need. Stewardship cannot exist without this human motive; it cannot rest in mere abstract duty. Therefore a compelling motive must be present to warm the heart and fire the brain. We have no patience with that forced conventionality which speaks in level tones though men are dying. It is not sincere. Motive there must be, and the motive must be commensurate with the need. No appeal, however fervent, and no presentation, however thrilling, can ever reach the actual tragedy of the human facts themselves. But the fatal error is this, that men are often reached with a gripping sense of obligation, and yet there rises before them no program of service that is worthy of this new-found sense of stewardship. They are ready for sacrifice, they are waiting for a great word and the outline of a great plan. When that word is not spoken a recognized obligation of stewardship finds expression in eccentric or extravagant ways, or, as is more frequently the case, it becomes atrophied at the root. Stewardship is a large word; it cannot express itself in meager and shrunken lines.

This leads us, in the second place, to recognize that a narrow, local, or provincial program of stewardship will frustrate its own purpose. It is serious business to give, but it is more serious business to accept, the control of value which is to be administered as a trust for the good of others. For instance, a good man may have accumulated a fortune. He desires to use it to advance the cause of education. "To found a college" —what more noble or more permanent contribution to human welfare than this! Now, it is certainly true that there are places and conditions where such use of his money would produce large and permanent results for the good of men; but there are certainly other places and conditions where the founding of another college would be subversive of all true standards of education. Fancy a wealthy Iowa farmer offering to establish another Methodist or Presbyterian college in some corner of that State which happened to be fifty miles distant from a denominational institution! And yet, on sight of the money, Methodists and Presbyterians, not a few, would consider themselves in duty bound to accept the trust and try to administer the obligation.

A minister's ambition "to build a church" and a layman's determination to put his money into "something visible" are sometimes responsible for a puny program of stewardship which obscures the real needs of human society. Is a wealthy congregation at liberty to vacate the edifice in which they are worshiping because they "have the money," and can therefore afford to build a new and finer structure? This may be wholly defensible, but its only defense is this, that the congregation has entered upon a noble and far-reaching program of stewardship, extending beyond their own borders and their own generation. Failure to fulfill this stewardship is an exposure of pitiful human cheapness, and continued occupancy of the new and costly edifice, without a commensurate program of Christian stewardship for other men, serves only to emphasize the cheap and garish thing which they have done. William Roe, the merchant, recognizes that a finer office and a larger warehouse are folly unless this new equipment is needed for the increase and conservation of his business. William Roe the Christian shall one day recognize that stewardship is dishonored if extravagant in the administration of a trust.

Because a man has shown peculiar skill in accumulating money it by no means follows that he will show equal skill in the expenditure of it. The storing of energy is one thing, but the letting loose of that energy is quite a different thing. Some men of wealth have shown their practical wisdom, or have confessed their unwillingness to take trouble, by employing financial secretaries whose business is to recommend the "causes" which should receive their benefactions. One of the recent novels hinges on the practical impossibility of spending "a million" legitimately. That there is an awakened conscience in the distribution of money, as well as in its accumulation, suggests a very large advance in the popular ethics of stewardship. Yet, even so, narrow notions of duty, local pride, personal vanity, and provincial prejudice still frustrate the wide program for human betterment, which, at heart, all good men desire.

Finally, then, what does an intelligent and broad program of stewardship require? Three things: First, an attitude of sympathy toward all righteous men and righteous movements whose purpose is to realize a Christian social order in the world. Second, so far as may be possible, a fair personal understanding of at least some of the modern problems and opportunities of the kingdom of God. Third, a royal confidence in the men who have been able to acquire expert knowledge in the different departments of human service, and willingness to give whole-hearted support to them and to their policies; in a word, to "play the game" and do "team work."

To endow a chair in a college on condition that such and such subjects shall be taught is like supporting an orphan boy in a mission boarding school on condition that he shall bear such and such a name. Both are reminders of an era in half-hearted stewardship, that ought speedily to pass away, is indeed passing. If college trustees and Christian missionaries cannot be depended upon to wisely administer the work committed to their hands, it is folly to support that work in any way; but if they can be trusted, they are entitled to unstinted support in the working out of their policies. To survey the broad program of human betterment, and to demand the privilege of supporting it "in my own way," is an exhibition of personal vanity difficult to understand. But it is more than this, it becomes even sinister in its bearing upon intellectual and spiritual honor. If a man has convictions that would touch the fine fiber of educational, religious, and scientific leadership, let him speak forth as a man, until other men shall listen and be convinced. The teaching of the schools and all missionary and social movements may be controlled, and ought to be controlled, by the loftiest and purest men of their generation. The content of teaching can be corrected in honor. There is a way. But to dictate the policy of an institution as the price of an endowment, or to coerce unselfish human service by the compelling promise of financial assistance, this is no other than benevolent blackmail; it is unworthy the high name of stewardship. "He that giveth, let him do it with simplicity," is the seemly exhortation of Saint Paul. If my brother waits to serve his generation, and I would help him, let me stand at his side in all good fellowship. Who am I that I should seek to coerce him in the smallest degree? If my brother is willing to go down into the pit, the least that I can do is to hold the rope, and not badger him! And, if he calls for help, it is fair to believe that he needs it.

How they stretch out before one's thought, those endless opportunities and responsibilities—some men call them "problems"—of the kingdom of God! They begin with the opportunities and responsibilities of the home—not my own home alone, but family life everywhere—as an approach to the citadel of a man's character. The training of childhood, the beginnings of education, the meaning of family culture, and the bulwark of family religion—these call for a stewardship of life and possession positively without comparison in the whole wide field of human service. But the church is very near the home, and the church requires a program of stewardship that can hardly be separated from the stewardship of the family itself. The church in the city and in the country, with all its perplexities of pastoral support, of ministers' pensions, of benevolent boards, of sustentation funds, not to mention its vast requirements for material equipment if it shall accomplish its task in the midst of society—is not here a program of stewardship that requires intelligence, sympathy, and devotion?

And what shall we more say? The whole realm of education, with the support of schools and institutions of all grades, it is a life-program in stewardship for a generation. And there wait the colossal problems of our civilization, social, civic, political, racial. There wait also the unsearched opportunities and responsibilities of an open world. What shall we say of Romanism, torn and scattered, of Islam, staggered, and, for the first time in the centuries, approachable? And what shall we say of social and religious world-movements that are transforming pagan nations?

The pen halts, for the mind cannot compass "the business of mankind" as it stretches in lines of light before our generation. In the presence of such limitless opportunities, men cannot speak of stewardship except as a program—a program wide as the world.

CHAPTER IX

THE PURPOSE OF STEWARDSHIP

We have moved through many paragraphs and many pages. We have been telling of economic value, the ownership of it and the stewardship of it. We have sought to say some things, and we have left unsaid as many more. The critical reader will wonder that we have not named some important considerations and that we have barely mentioned others. We have hardly more than suggested the rich veins of Scripture that bear upon the teaching, and we have not followed out the social and economic corollaries so clearly implied. But we have been writing for the average man, and he will be grateful that we have not required of him a larger task. Perhaps these chapters have made clear to him one underlying thesis:

God is the absolute owner of all economic value; in the honorable rendering of the tenth men acknowledge it, in the faithful stewardship of the whole they administer it.

And the end of the matter, what is it? Money? Money for food and shelter, for education and recreation? Money to drive the wheels of trade and industry? Money to finance the program of the world's betterment—the tithe, of course, and then the rest of it? Is money, then, to be the highest altitude of our vision, and the end of the argument?

Why not? It is merest cant to affect a philosophic aloofness when money is the tingling nerve-center of men's life upon the earth. In the face of schoolmen and preachers the quest for money is more and more a commanding call in the world. The social economist may stand before his lecture class and discourse learnedly and dispassionately of money: that it is not actual wealth, that it is merely a measure of value, that it is indeed but a piece of mental machinery, a conceptual but not an actual factor in exchange; and yet, with blazing wrath, he will denounce a social order in which mere "conceptual machinery" is so unevenly at work. The minister may stand before his congregation and warn them against the vanity of worldly wealth, that the pursuit of money enfeebles the spiritual life and vitiates the highest manhood, but he is elated with honest human happiness when wealthy men enable him to project a program of Christian service for the community.

A city missionary walked heavily down the street. The oppression of the city slum was upon his spirit. His hands were ready to reach out in healing ministries, but they were empty hands. His dream of sanitary homes, a day nursery, a recreation hall, and a people's church—it was fast becoming a nightmare to haunt him. A certain family of wealth had partly promised to finance the undertaking, but the matter was hanging in midair, still undetermined. A messenger overtook him and placed a letter in his hands. He read, "We are prepared to supply money as suggested"—and the missionary beheld the City of God coming down out of heaven.

A gentleman entered a home of want and penury, where a widow watched beside her stricken child. It needed not a practiced eye to tell what most was wanted—food, medicine, skillful nursing. A crisp bank note upon the table, and a cheery voice, "As much more every week as long as there is need"—how could mere money minister in the hour of darkness? Yet it was even so.

A bishop sat brooding at his office desk. He was burdened with the care of all the churches, but, mostly, because the college could endure the financial pressure no longer and must cut down its courses. The door opened and the dean entered. His eyes were glowing. He advanced to the bishop's desk, and, without a word, picked up the episcopal silk hat and kicked it against the ceiling. In open-mouthed amazement the bishop looked at him, but, before he could frame his wonder into words, the dean burst forth, "Mr. —— has just promised a hundred thousand!" Like a boy released from school the bishop leaped to his feet, "Kick it again for me!" he cried; and it was like an episcopal blessing.

What is this miracle of money that men will work for it, wait for it, fight for it, lie for it, pray for it? In truth, it stands for all that men count precious; it means food and drink and raiment and shelter; it stands for books, culture, travel, music, art; it means comfort and service, and every helpful ministry of science. If there be any good within our human compass, money is the measure of it and the attainment of it. Let not the preacher say that it is evil, for men will not believe him. Conflagration and flood may carry devastation, yet no man will believe that fire and water are other than a human benison.

Money is power. When power is committed to the hands of evil men there can follow none other than the works of evil. But power in the hands of righteous men multiplies the work of righteousness. If evil men seek after power, by how much more ought righteous men to covet it! And herein lies the miracle of money. Value came from God, and money, the measure of it and the receptacle for it, fashions it in the hands of righteous men until it fits God's purpose in the world; for life itself has value but in this, that it may fit God's wider circling plans.

Why, then, shall it be counted a small thing that money is the final altitude and the moral end of our argument? Have done with cant! Is it a small thing that honest toil shall be rewarded and that family life shall be noble and content? Is it a small thing that the state shall be maintained in strength, that trade and industry shall fulfill their peerless calling, that earth and sea and sky shall come under man's dominion? Or shall we name it a small thing to heal the sick and feed the hungry and make glad the hearts of children? Was it a small thing that money, in the hands of Christian missionaries, drew the fangs of famine and won the gentle heart of India for Christ? When a pittance of money founded Robert College and made "New Turkey" a potential fact, was it a small thing beneath the sun? Was money a small thing which created Christian Uganda in the heart of darkest Africa, and gave to vast China the norm of Christian education? If money has power to perform such miracles upon the earth, no man has yet framed an argument large enough to compass its greatness.

But there is a monstrous thing that hangs in the face of our civilization; it is titanic, incredible, portentous. It makes of money both a menace and a madness. Extravagance drives its gilded car in every street. Vulgar display strikes hands with gentle breeding. The vogue no longer discriminates between the lady and the courtesan, and the curse of it falls on unprotected girls in shop and factory. Money-mad, our generation makes a traffic of politics, of sport, of love and romance. The ugly face of Mammon leers in the senate and lifts its eyes in the churches. The money-toll of vice is a despair, the yearly drink bill a damnation. Rich men spend recklessly for mansions and motor cars, and care not for the waste of precious food. The children of the poor have caught the frenzy and know not how to deliver themselves; their pennies are poured into the playhouse, their dollars into the dance. Money was given as the measure and storehouse of value, Mammon has made of it the scourge and madhouse of waste.

To recognize the spiritual content of money, and rescue it from sordidness and greed, this shall be the saving evangel for our generation. It is fine blundering to frame a message for men who lived yesterday and yet to miss the subtle edge of life to-day. Irreligion is not the enemy that grips the men of our time, intemperance is no longer tolerated by men who think, the swagger of atheistic science stirs men to ridicule but not to rivalry. Why shall living preachers thresh again the straw of other years? It was not fully threshed? What then? Another generation is here, and its king-sin is not irreligion, not drunkenness, not atheism; the age-long sins of pride and hate and adultery and covetousness, these abide; yet these, by and large, are less blood-red to-day than yesterday. War abides, but war is not the sin, it is the nemesis of our generation. The king-sin of our day is presumption, and its chiefest god is gold.

Men greet each other at the club, they talk of money; they drive a touring car on Sunday afternoon, the talk is money; a new family enters the community life, its status—money; politics grows stale, and art and even war, but never money. The commercial note is the commanding one. Money compels attention; truth may wait. Money will build a new church, why not a new creed? Why speak of patience when men can "get rich quick"? Let youth hustle maturity out of the path, and, when experience warns of danger, the children shall laugh, "Go up, bald head!" Let reverence cover her face, ashamed, for moneyed impudence succeeds much better. The rich men of Babel build towers in all the land, for clay can still be had for money. Is it therefore a strange thing that money has become a fever in the blood, and that men will plan by day and dream by night in the tenseness of endeavor? Let no man wonder that folly swells, and that boldness grows big with presumption, for money is all but omnipotent upon the earth.

Money is power, and power means mastery, and mastery is the native habit of a man. It is therefore less than intelligent to cry down the race for riches; and, because it is unintelligent, men will not heed the preaching that warns them of their wealth. If a saving gospel shall find the rich men of to-day, or reach the men who shall be rich to-morrow, it must recognize material values, as they actually exist, and then exalt those values into spiritual potency. It must be the preacher, and not the promoter, who calls men to be rich.

The subtle currents that lift and depress value must be recognized as spiritual forces. Money must not be left a sordid thing in the alleys of avarice; it must be enthroned among the spiritual gifts which good men covet. The Christian ideal of holiness must be exalted before our youth—loyalty commanding all power.

When intelligent Christian teaching shall drive away the unclean vapors that have fogged the face of money, three things shall come to pass. First, men shall enter upon the quest of money as they who seek heavenly treasure. Getting "a job" shall be as joining an embassy, and the first "raise" as knighthood from the King. Second, the pursuit of money shall be as the pathway of holiness. Thus only shall commerce, trade, and industry be cleansed from their foulness. If money is filthy lucre, and must remain so, then money-making is hopeless infamy for Christian men. Let them be content with their wages, and live at peace, but let them shun the place of preferment and flee from responsibility. But money is not sordid and men shall not dishonor it by slander. It is the measure of a fine and subtle element. Value is spiritual energy, and money is the token of its presence. The day shall come when money-making that is not also value-making shall be purged from the economic body as men purge themselves of poison. The dishonored dollar shall be the one that came to hand with no value in the making, that wrought no service; and the dishonored dollar shall lie in the hand of a dishonored man.

Finally, when the spiritual content of money is discerned, stewardship shall understand its high calling of partnership. Shall we poll the manhood of our generation, and call out the men who dare range forward? Cecil Rhodes thought in continents, but his forward range touched only the grooves of the Anglo-Saxon. It was daring, but it was narrow. Poll the men who acknowledge God's ownership of the world, whose tithe of value is rendered in honor, that his worship shall be intelligent upon the earth. Shall we pencil upon the margin of the page the income of average Americans, and reckon the stupendous total that honor would render every year, if the whole tithe were brought into the storehouse? The exhibit would startle men who are accustomed to the puny offerings of the churches; and yet partnership would say, "It is an acknowledgment, but it is only the beginning of my stewardship."

Poll again the manhood of our generation, and call out the men who dare range forward. They are thinking not only in continents, but in races. They

> dipt into the future, far as human eye could see,
> Saw the Vision of the world, and all the wonder that would be.

They are not content to look out upon the labors of other men. They are investors and not dreamers. The miracle of value, which came from God, has reached them, and they have turned it into money. But they are not content with this. It is not full partnership. It is their exhilaration to join in the working of another miracle. Money shall be sent forth into the world again, once again to work the works of God. Thus again shall money become value, and so return to God who gave it.

A man and his money! The money is sent forth into the world to work new miracles upon the earth. But what of the man? Surely he has rendered an exalted service. Surely his stewardship has risen into high partnership, and surely that partnership shall abide. It is even so. The knowledge of it shall thrill him with a noble joy. And yet for him there shall remain a felicity more perfect than any loyal service, a higher joy than any exalted partnership; there shall remain for him the pure, sweet joy of worship—worship as it was in the beginning, before the stress of sin began and the passion of redemption, and as worship shall be in the eternities beyond. The rendering of the tithe, and the stewardship of every value shall remain for him a token of one unchanging word: God is Sovereign Lord. The money is sent forth into the world; but the man himself bows down at the presence of the Lord, at the presence of the Lord of the whole earth.

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